

UNITED STATES DISTRICT COURT : EASTERN DISTRICT OF VIRGINIA

PATRICIA A. DAVIS, PAUL R. DAVIS JR ESTATE, PAUL R DAVIS SR. ESTATE , RUTH E.
DAVIS ESTATE, PAUL R. DAVIS ET AL.

**Additional evidence filed for DAVIS ESTATE, PAUL R. DAVIS ET AL.
120 Kidd Blvd**

120 Kidd Blvd

Norfolk VA 23502

Date: June, 21, 2024

Case No.:

COMMONWEALTH OF VIRGINIA

202 N 9th St, RICHMOND, VA 23219

V.

COMMISSIONER OF HIGHWAYS

VIRGINIA DEPT OF TRANSPORTATION

1401 E. BROAD ST.

RICHMOND VA 23219

V.

BROCK FARMS REALTY INC.

303 34TH ST.

VIRGINIA BEACH VA 23451

V.

CITY OF NORFOLK

810 UNION ST.

NORFOLK VA 23510

UNITED STATES DISTRICT COURT : EASTERN DISTRICT OF VIRGINIA

HAMPTON ROADS TRANSPORTATION ACCOUNTABILITY COMMISSION

723 WOODLAKE DR.

CHESAPEAKE, VA 23320

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THOUGHT LEADERSHIP

Alerts

Published: June 27, 2019

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Construction Litigation

Public Law

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Development &
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Property Owners May Now Bring Takings Claims Directly to Federal Court

Key Point

- Property owners may now bring a regulatory takings or inverse condemnation claim in federal court without first exhausting state court remedies, overruling *Williamson County*.

On June 21, 2019, the U.S. Supreme Court ruled that property owners who have had their property taken by state or local governments without compensation may file a Fifth Amendment takings claim in federal court without first having to exhaust remedies in state court. The decision, *Knick v Township of Scott, Pennsylvania*, No. 17-647, overruled *Williamson County Regional Planning Commission v Hamilton Bank of Johnson City*, 473 U.S. 172, an oft-criticized precedent that required takings claims to first be heard in state court.

Under the Fifth and Fourteenth Amendments to the U.S. Constitution, a property owner has a "takings" claim against the government when government action (such as a regulation) goes too far in restricting the owner's use. *Williamson County* created two procedural prerequisites to bringing a takings claims in federal court: (1) the "final decision" requirement, holding that the government had to have made a final decision on what uses were allowed to the owner under the government regulation; and (2) the owner must have been denied compensation by the government, and sued the government in state court first (the "state litigation" requirement).

The Catch-22 was that, under other Supreme Court precedent, if a landowner lost in state court, the owner's claim was barred in federal court. It is this Catch-22 that the Supreme Court addressed, and resolved, in *Knick*.

HUSCH BLACKWELL

Knick owned 90 acres of rural residential land with a small burial site. She was fined by the Township of Scott, Pennsylvania, for allegedly violating a township ordinance that all cemeteries must be kept open to the public during the day. Knick claimed that the regulation deprived her of the full use of her property without compensation and sued in federal court under the Fifth and Fourteenth Amendments—without previously obtaining a final determination on compensation from a state court. Relying on *Williamson County*, the Third Circuit Court of Appeals found that Knick's federal claim was barred because Knick had not been finally denied compensation by a state court.

The Supreme Court reversed and overruled *Williamson County's* state litigation requirement. The court held that because a takings claim under the Fifth and Fourteenth Amendments is a constitutional claim, 42 U.S.C. § 1983 provides a federal cause of action in federal court, without the need to exhaust state remedies: "A property owner has an actionable Fifth Amendment takings claim when the government takes his property without paying for it."

What this means to you

Knick significantly changes the landscape for property owners who wish to sue the government for takings or inverse condemnation claims. Those claims may now be brought in federal court without the owner having previously litigated the issue in state court. Those property owners are also entitled to bring a § 1983 claim for the taking in state court if they choose (although such claims would likely be subject to removal by municipal or state defendants). For developers and property owners who claim that strict development regulations or zoning rules have the effect of "taking" their property, those parties now have access to the federal courts.

From the perspective of a government entity, Knick does not create new causes of action or additional liability, but it does expose the government to proceedings in federal court rather than state court. And *Williamson County's* "final decision" requirement is still good law. Claims brought before the government entity has made a final determination of what uses will still be permissible are not ripe.

Contact us

If you have questions about this update or how it might affect your business, contact Kate David, Jeff Nobles, Heidi Rasmussen, Mike Stafford, Ben Stephens or your Husch Blackwell attorney.

THE CITY OF
NORFOLK
OFFICE OF THE REAL ESTATE ASSESSOR

810 Union Street, Room 402
Norfolk, Virginia 23510
(757) 664-4732

February 4, 2019

Paul R and Patricia A Davis
120 Kidd Boulevard
Norfolk, VA 23502

RE: 120 Kidd Boulevard

Dear Mr. and Mrs. Davis,

A question was raised by your son regarding the rear boundaries of your lot located on the east side of Kidd Boulevard adjacent to Newtown Creek. Our research has confirmed that, by certain deeds of correction recorded around 1956, many of these lots have property lines that extend beyond those depicted on the original subdivision plat entitled "Subdivision of Part of McGinnis Tract, River Forest Shores". The property lines for the affected lots actually extend to the western shoreline of Newtown Creek. These deeds of correction were evidently overlooked by city employees at the time. As a result, even though certain property owners on the east side of Kidd Boulevard owned the property, they were not assessed for the land within the extended area.

Our office authorized a re-delineation of the parcel boundaries for the affected properties. Your property at 120 Kidd Boulevard is affected; however, because the additional land area (approximately 17,593 square feet) adds little additional utility to the use of your property, any land value change due to the extension of the parcel boundaries should be less than \$5,000. I have enclosed "before and after" maps of the affected parcels which should illustrate the changes.

The effective date of the parcel boundary extension is 7/1/2019.

This office is completing its work for the 2019 reassessment of real estate. Assessment notices will be mailed in mid-March 2019. Your 2019 assessment for 120 Kidd Boulevard has not been finalized, which is the reason I cannot be more specific at this point about the value of land. The overall value (land and buildings) of your property might experience a change in value due to market conditions external to the issue of parcel boundaries.

Please feel free to contact this office if you have questions or concerns in this matter.



Sincerely,



William A (Pete) Rodda, CAE, RES
Real Estate Assessor

Before Changes

Legend

-  Property Parcels
-  Home Address



After Changes

Legend

-  Property Parcels
-  Home Address

100 KIDD BOULEVARD

104 KIDD BOULEVARD

108 KIDD BOULEVARD

112 KIDD BOULEVARD

116 KIDD BOULEVARD

120 KIDD BOULEVARD

124 KIDD BOULEVARD

128 KIDD BOULEVARD

132 KIDD BOULEVARD

136 KIDD BOULEVARD

140 KIDD BOULEVARD

144 KIDD BOULEVARD

148 KIDD BOULEVARD

5968 SELLGER DRIVE

5972 SELLGER DRIVE

330 PEACE HAVEN DRIVE

0 0.0150.03 0.06 0.09 0.12 Miles



Mr. Byler (Gary),

Thanks for your quick response.

I have just completed a thorough review and I would like an opportunity to sit down with you to share it and explain it to you.

Basically said, Mr. Davis is correct in that he does own the property behind his platted lot (all the way to the middle of the creek).

However, he is incorrect in his statement that the City has made a claim to or taken any of his property.

Please let me know when you might have some time soon for me to review this matter with you.

If it is convenient, we can meet in my office here at City Hall.

I look forward to hearing from you.

Thanks,

Alex H. Pincus

Assistant City Attorney

810 Union Street, Suite 900

Norfolk, VA 23510

E-Mail Address: alex.pincus@norfolk.gov

Phone: 757-664-4529 Direct: 757-664-4213

Fax: 757-664-4201

SEARCH

Real Estate - Residential Property - Vacant Land

Property Detail	
Account Number	05212612
GPIN	1457616938
Parent Account	Brock Farms Realty Inc
Owner Name	330 Peace Haven Dr
Property Address	252100
Neighborhood	Vacant Land
Property Use	1244
Plate	453 Pleasant Point Dr Norfolk VA 23502-5703
Mailing Address	6 Ac M/L Brock Prop
Legal Description	1179700
Parcel Approximate Area (Sq Ft)	27.0822
Parcel Approximate Acreage	305
House Plate Number	
Sales / Assessment History.	
➤ Schools	
➤ Municipal Services	
➤ Planning	
➤ Public Safety	
➤ Civic	
➤ Code Enforcement Cases	
➤ Building Permits	
➤ Building Plan Review	
➤ Legend	



Type here to search

Manage X City of Norfolk X

Attachment-H X

RFP-7016-City X

RFP-7304-0-20 X

RFP-7304-0-20 X

+

gov/Bids.aspx?CatID=18&txtSort=Status&showAllBids=on&Status=

THE CITY OF
FOLK

Government Business Residents

Closes: 2/20/2019

Bid No. IFB 7066-0-2019/AP
This serves as written notice of the City of Norfolk's rescission of the notice of intent to award dated February 12, 2019.

Status: Closed
Closes: 3/13/2019

RFQ 7099-0-2018/AM Carpet Replacement Nauticus

Bid No. RFQ 7099-0-2018/AM

The City of Norfolk is seeking a responsive and responsible vendor to provide Carpet Replacement (Nauticus) according to the terms, conditions, and specifications of...[\[Read on\]](#)

Status: Closed
Closes: 3/5/2019

Covered up map
RFQ 6710-0-2019/DT GIS Property Record Web Application
Bid No. IRFP 6710 GIS Property Record
The purpose of this RFP is to obtain a web-based solution that will replace all functionality of the current custom-built Norfolk AIR web application and provide...
Pravov

Status: Closed
Closes: 3/1/2019

[\[Read on\]](#)

RFQ 7153-0-2019/AM Milk for Norfolk Juvenile Detention Center

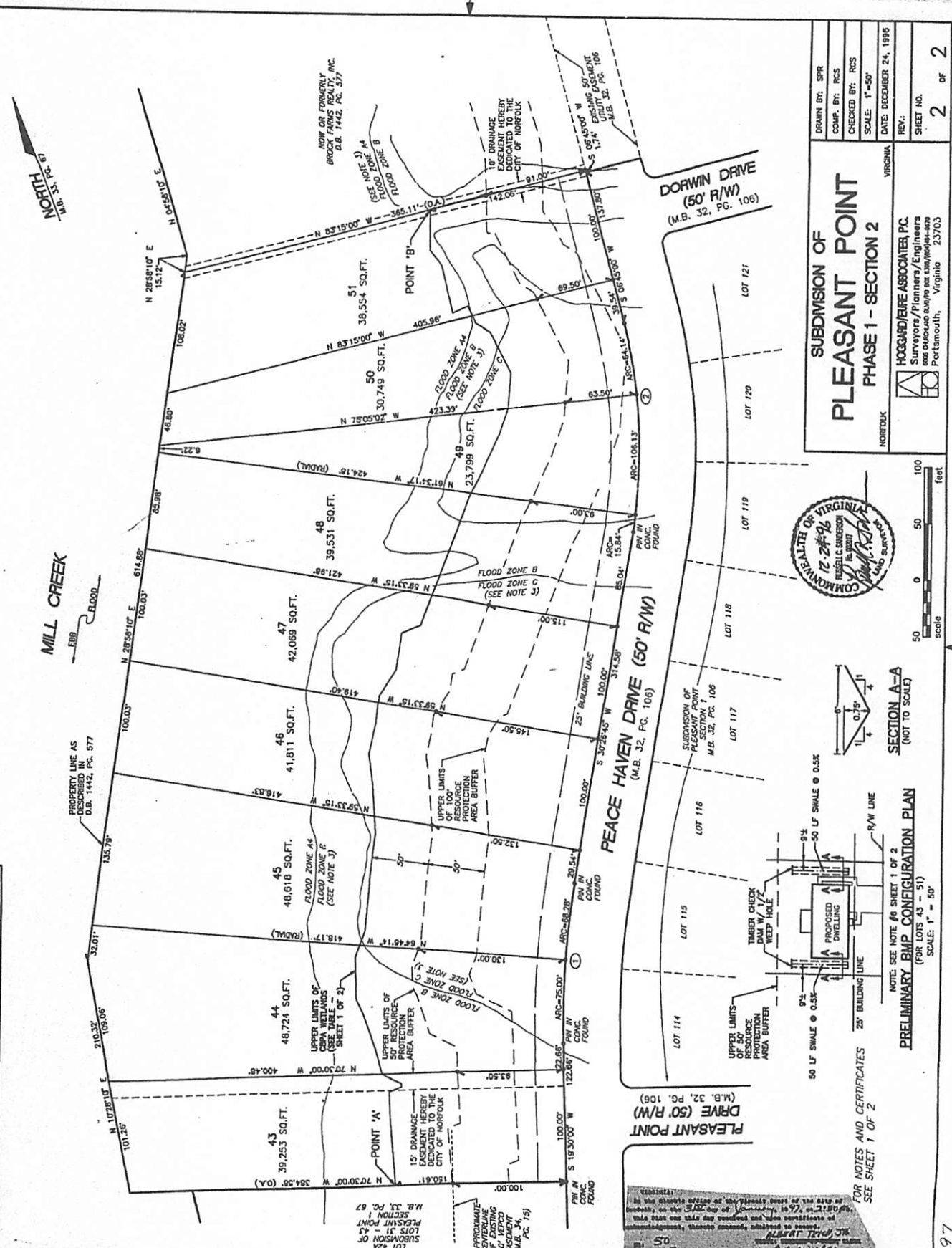
Bid No. RFQ 7153-0-2019/AM

The City of Norfolk is seeking a responsible vendor to provide Milk to Norfolk Juvenile Detention Milk to the Norfolk Juvenile Detention Center (" NJDC ") to the [\[Read on\]](#)

Status: Closed

Services REPOST





1278.97

Mapping Services

- GNIS in ESRI Map
- USGS The National Map
- Home Town Locator
- ACME Mapper 2.0
- Microsoft Virtual Earth
- Find the Watershed

Name: Nosehs Creek

Class: Stream (Definitions)

Citation: Number used by USGS - Used in the Chesapeake, VA area project, c1989.

Entry Date: 13-Sep-1996

*Elevation: -3/-1

"Elevations in feet/meters from the National Elevation Dataset"

Counties

Sequence	County	Code	State	Code	Country
1	Norfolk (city)	710	Virginia	51	US

Linear Feature (Stream, Valley, Arroyo) Mouth

Sequence	Latitude(DEC)	Longitude(DEC)	Latitude(DMS)	Longitude(DMS)	Map Name
1	36.8295924	-76.2016039	364947N	0761206W	Kempsville

BOOK 501 PAGE 396

WILLIAM R. PEFFLEY, ET UX
TO (B. & S.)
PAUL R. DAVIS, ET UX

TAX \$19.95

4974

THIS DEED, Made this 24th day of June, 1957, between WILLIAM R. PEFFLEY and DOROTHY E. PEFFLEY, his wife, parties of the first part, and PAUL R. DAVIS and RUTH E. DAVIS, husband and wife, parties of the second part.

WITNESSETH: That for and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable considerations, the receipt whereof is hereby acknowledged, the said parties of the first part do hereby grant and convey, with general warranty, unto the said parties of the second part, as tenants by the entireties with the right of survivorship as at common law, the following property, to-wit:

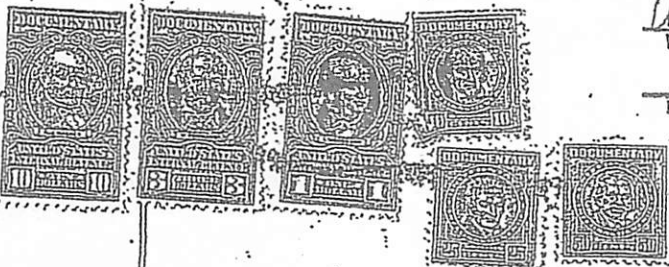
All that certain lot, piece or parcel of land and all of the property and riparian and other rights in and to the property extending beyond Lot 3 unto the center of Mill Creek, as described in the deed of Benjamin T. Backus et ux, to the McGinnis Industrial Center, Incorporated, dated May 20th, 1949, and recorded in the Clerk's Office of the Circuit Court of Princess Anne County, Virginia, in Deed Book 263, at page 459, situated in the County of Princess Anne, Virginia, Kempsville Magisterial District, known and numbered as LOT THREE (3), in BLOCK A of Section 1, as shown on the plat of "Subdivision of part of McGinnis Tract, River Forrest Shores, Princess Anne County, Virginia", made by Philip B. Freeman, C.E., dated June, 1952, which plat is duly of record in the aforesaid Clerk's Office in Map Book 32, at page 6, reference to which is hereby made for a more particular description of the said property.

It being the same property conveyed to the said William R. Peffley by deed of Hugo E. Seliger and A. Edna Seliger, dated June 26, 1956, and duly recorded in said Clerk's Office in Deed Book 419, at page 490.

This conveyance is made subject to the conditions, restrictions, easements and reservations of record, if any, affecting the aforesaid property and constituting constructive notice.

The said parties of the first part covenant that they have the right to convey the said property to the grantees; that the said grantees shall have quiet and peaceable possession of said property, free from all encumbrances; that they, the said parties of the first part, have done no act to encumber the said property; and that they, the said parties of the first part, will execute such further assurances of the said property as may be requisite.

Witness the following signatures and seals:



William R. Peffley (SEAL)
William R. Peffley
Dorothy E. Peffley (SEAL)
Dorothy E. Peffley

BOOK 501 PAGE 397

STATE OF VIRGINIA

CITY OF NORFOLK, to-wit:

I, John B. Jones, a Notary Public in and for the City and State aforesaid, whose notarial commission expires on the 20th day of September, 1960, do hereby certify that William R. Pefley and Dorothy E. Pefley, whose names are signed to the writing above bearing date on the 24th day of June, 1957, have acknowledged the same before me in my City and State aforesaid.

Given under my hand this 24th day of June, 1957u.

John B. Jones
Notary Public

VIRGINIA:

In the Clerk's Office of the Circuit Court of Princess Anne County, on the 24th day of June, 1957 at 9:42 AM., this Deed was received and upon the certificate of acknowledgment thereto annexed, admitted to record.

TESTE: JOHN V. FENTRESS, Clerk

By Mary E. Boyer D.C.

John B. Jones, atty.
Board of Home Building
Norfolk, Va.
7/1/57

I-64/264 Interchange Project

Summary Risk Workshop Report

December 9, 2014

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Executive Summary

The Virginia Department of Transportation (“VDOT”) conducted a one-day, facilitated risk workshop for the I-64/264 Interchange Project on Monday, November 17, 2014. The workshop was held at the Hampton Roads District offices in Suffolk, Virginia. Michael Loulakis (President, Capital Project Strategies, LLC) facilitated the workshop, which was attended by 28 individuals from VDOT, Hampton Roads Transportation Accountability Commission (“HRTAC”), the Federal Highway Administration (“FHWA”), and Project consultants.

Workshop attendees were organized into four groups that generally corresponded to their Project responsibilities: (1) design and environmental; (2) construction and operations; (3) right-of-way (“ROW”), utilities, and public relations; and (4) programmatic. Project risks were organized into the following categories:

- Design (Roadway, Bridge, and Structures)
- Drainage
- ROW and Utilities
- Environmental
- Geotechnical
- Construction
- Stakeholder Coordination
- Public Relations
- Programmatic

As set forth in the Project Risk Register (attached as Exhibit 2), the workshop participants identified a total of forty-five (45) individual risks, based on the assumption that the Project would be delivered through a design-bid-build process. Participants were asked to rank each risk through the following criteria, with the “Probability” category reflecting the likelihood that the risk would materialize:

	Rank		
	1	2	3
Probability	Low	Medium	High
Cost Impact	< \$1 mm	\$1 mm to < \$10 mm	> \$10 mm
Schedule Impact	< 1 month	1 month - 6 months	> 6 months

Participants found the following six (6) Project risks to be the most significant:

- Ramp D-7
- Potential need to acquire additional property
- ROW and utilities
- Maintenance of Traffic (“MOT”) and sequencing of construction (“SOC”)
- Aggressive schedule to meet June 2017 advertisement date
- Project’s fixed budget

Of the above risks, the most significant was considered to be the aggressive schedule to meet the June 2017 advertisement date.

Each of the above risks has a high level of complexity and the potential, if not resolved or mitigated, to have a major impact on the Project's cost and/or schedule (i.e., both the pre-advertisement schedule and the post-award schedule). Importantly, several risks are highly dependent upon and influenced by other risks, with the most notable being: (a) the aggressive schedule to meet the advertisement date; and (b) the Project's fixed budget. These two risks were perceived to impact resource allocation, quality of work, post-award risk of change orders, and a variety of other issues.

This Summary Report elaborates upon the approach taken for conducting the workshop and the workshop results. It also identifies key next steps resulting from the workshop.

Risk Workshop

Risk Analysis Generally

A risk is any uncertain event that, if it happens, can potentially interfere with successful delivery of a project. While all projects have exposure to risks, some may have more challenging risks than others as a result of a variety of factors (e.g., project technical complexity, the status of funding/financing, and stakeholder acceptance). Risk analysis and risk management generally involve the process of anticipating what risks the project faces, mitigating them to the extent reasonably possible, and having a plan to react to them if/when they occur. Risk management is undertaken throughout the project lifecycle in order to track identified risks, measure the performance of mitigation, identify new risks as they arise, maintain adequate contingency, and capture lessons learned.

The central tool for tracking the above is a risk register created at the very early stages of project development. The risk register is then updated with new and/or closed out risks as the project progresses. The initial assessment of the risks identified in the risk register is qualitative and subsequently updated with quantified values as the project progresses and more project data becomes available.

Importantly, the identification of an uncertainty as a “risk” is not intended to convey that a process is flawed, that somebody should be blamed for doing something wrong, or that someone is not doing his/her job. Rather, it is a management tool that forces project personnel and leadership to think proactively about what could happen – good or bad – that might affect the project and to plan accordingly.

The November 17, 2014, Risk Workshop

Consistent with the reasons stated above, VDOT Hampton Roads District conducted a one-day, facilitated risk workshop for the Project on Monday, November 17, 2014. The workshop was held at VDOT’s Hampton Roads District Offices in Suffolk, Virginia, and its purpose was to identify and prioritize the risks associated with the Project.

Twenty-eight (28) individuals participated in the workshop. The participants included employees from VDOT Central Office, VDOT Hampton Road District Office, VDOT Alternative Project Delivery Office, HRTAC, FHWA, and Project consultants. Michael Loulakis, of Capital Project Strategies, LLC, facilitated the workshop. The participant list is attached as Exhibit 1.

The workshop opened with introductory remarks from Mark Velasquez, the Project’s project manager, and an introductory presentation of the Project by Bill Mackey (Kimley-Horn), one of the Project consultants. Mr. Loulakis then facilitated the workshop dividing the participants into four teams of five to seven people at separate tables. Tables were organized into groups that generally corresponded to Project responsibilities: (1) design and environmental; (2) construction and operations; (3) right-of-way (“ROW”), utilities, and public relations; and (4) programmatic. Each team was given a large flip-chart to

record and capture key discussion points during the team modules. Participants were given the following framework to assign impact and priority:

	Rank		
	1	2	3
Probability	Low	Medium	High
Cost Impact	< \$1 mm	\$1 mm to < \$10 mm	> \$10 mm
Schedule Impact	< 1 month	1 month - 6 months	> 6 months

Each team separately identified what it considered to be key project risks, based on the assumption that the project would be delivered under a design-bid-build process. After several hours of table discussion, the facilitator brought all the teams together for a large group discussion, in which the teams went around the room and shared their findings. After lunch, the facilitator asked each team to identify its top five (5) project risks – regardless of whether these risks were in their specific areas of expertise. The facilitator captured these risks on flipcharts, and then asked each person to identify, from his/her own perspective, the top two (2) risks. The following risks were identified by the participants:

- Aggressive schedule to meet June 2017 advertisement date
- Potential need to acquire additional property
- ROW and utilities
- Project's fixed budget
- Maintenance of Traffic ("MOT") and sequencing of construction ("SOC")

The first risk (aggressive schedule) received the overwhelming majority of votes as the project's biggest risk, followed by the potential need to acquire additional property. The three remaining risks all were considered approximately equal.

After this exercise, the teams then reconvened to assign, for the specific risks they developed on their flipcharts, the impact of these risks based on the prioritization method addressed above. Each team was also asked to identify mitigation strategies for the highest risks.¹

Development of the Project Risk Register

The facilitator developed a Project Risk Register (attached as Exhibit 2) that compiled and organized the risks identified during the workshop and documented in the flipcharts developed over the course of the session. The Risk Impact Chart (Summary Level by Impact Score) attached as Exhibit 3A contains a

¹ There was some limited discussion during the workshop about whether design-build or CM/GC (i.e., at-risk construction management that involves early contractor involvement) would help mitigate major project risks. Because the intent of the workshop was not to examine the applicability of other delivery systems, these discussions were not complete enough to draw conclusions as to their viability. This is something that is addressed in the Conclusions and Next Steps portion of the Summary Report.

summary of the risks from the Project Risk Register in descending order of impact, with the impact score being calculated as the sum of: (a) degree of importance multiplied by cost impact; plus (b) degree of importance multiplied by schedule impact. The highest impact score under this formula is 18 ($3*3 + 3*3$) and is denoted in red. The “yellow category” is all the impact scores of 8 or less. The “orange category” is everything in between. Items that scored a “3” in any category are blue. The purpose of this is to give a quick synopsis of what are considered to be the top risks to be addressed and monitored over time. The Risk Impact Chart (Sequential Based on Risk Number) attached as Exhibit 3B contains the same information as in Exhibit 3A, but has a brief description of the risk and is listed by Risk Number, in descending order.

Risks

During the workshop, the following forty-five (45) items were identified as risks, and were generally grouped into the categories of: (a) Design (Roadway, Bridge, and Structures); (b) Drainage; (c) ROW and Utilities; (d) Environmental; (e) Geotechnical; (f) Construction; (h) Stakeholder Coordination; (i) Public Relations; and (j) Programmatic.

Table 1: Risk Summary

Design (Roadway, Bridge & Structures)	<ul style="list-style-type: none"> • Ramp D-7 • South of Curlew Drive • Greenwich Overpass • Pavement design • Cross-slope of existing mainline • Accuracy of survey information • Designing and specifying the ITS
Drainage	<ul style="list-style-type: none"> • SWM design may be impacted by new regulations • Culvert at I-64 and Curlew Drive
ROW and Utilities	<ul style="list-style-type: none"> • Potential need to acquire additional property • Obtaining approval for Type III Certification • Ability to manage ROW and utility relocation process within times required by current project schedule • Quality of plan sheets • Effect of weather on ability of private utility companies to perform relocations • Dominion Virginia Power • Private utility company relocations generally • Challenges with specific properties
Environmental	<ul style="list-style-type: none"> • Requirement for an Environmental Assessment ("EA") • Wetland Re-Delineations • Ramp D-7 permitting
Geotechnical	<ul style="list-style-type: none"> • Overall soil quality • Deep foundations • Geotechnical conditions south of Curlew Drive

Construction	<ul style="list-style-type: none"> • Maintenance of Traffic and Sequence of Construction • Construction access • Existing infrastructure assets • Night work • Maintaining existing ITS during construction • Coordination with City of Norfolk and City of Virginia Beach's traffic operations • Setting beams over traffic
Stakeholder Coordination	<ul style="list-style-type: none"> • Witchduck Phase 2 coordination • Interface with localities and public agencies • Interface with private utilities • Future interchange improvements • HRT coordination
Public Relations	<ul style="list-style-type: none"> • Public perception and support • Specific acquisitions required for the project • Adjacent land users
Programmatic	<ul style="list-style-type: none"> • Aggressive schedule to meet June 2017 advertisement date • Resource availability given other projects • Construction cost estimate • Construction market and inflation • Fixed budget • Using a single construction contract • Federal oversight

Each of the above-referenced risks is discussed in the Risk Consequence and Workshop Notes section of the Project Risk Register. Of these risks, the following were considered to be the most likely to occur and to have the greatest impact on cost and schedule, as evident from their scores on the Risk Impact Chart (Exhibit 3B). These risks were also independently considered as the most significant project risks during group discussions.²

² The Ramp D-7 risk was identified by the participants during the workshop as a "Top 5" risk, although it was not chosen by anyone as a "Top 1 or 2" risk.

Ramp D-7 (Risk 1.01)

Ramp D-7 is one of the most complicated elements of the project. The design of the ramp would require the relocation of a stream and impacts to adjacent wetlands. The small area in which to work complicates the constructability of the ramp. There are also socio/economic impacts associated with this ramp, as it is located in an area with lower income properties.

Need to acquire additional property (Risk 3.01)

A number of factors could result in the need to acquire additional property, including: (a) design changes and refinement; (b) stormwater management ("SWM") and drainage requirements; and (c) permit requirements. If this occurs, VDOT will need to go through the public involvement process (i.e., have another public hearing to explain what new properties need to be taken). This process will take several months, and compounds the other risks described in the ROW and utility risk category. There is also a major cost and schedule exposure in actually acquiring the additional property. Additional takes or relocations will likely require an Environmental Assessment to be done, which would create a substantial cost and schedule impact.

ROW and Utilities (Risks 3.02 and 3.03)

In addition to Risk 3.01, two other significant ROW and utility risks were identified. Risk 3.02 addresses the issue of obtaining approval for a Type III Certification (i.e., ongoing ROW acquisition and utility relocations after advertisement). Although this certification is rarely approved, the current schedule is based on getting this approval. Even with this certification, there are some major resource challenges for the ROW division. If the Type III certification is not given, it will likely delay the advertisement date unless the mitigation strategies addressed in this overall category are implemented.

Risk 3.03 addresses VDOT's ability to manage the ROW and utility relocation process within the times required by the current project schedule. This risk category is a function of not only: (a) what is needed to support the current property acquisition/relocation plan; but also (b) new takings and utility relocations that will be required as the design advances. Major internal resource constraints were identified. There is also a concern as to whether support from external resources will meaningfully reduce this risk given the magnitude of this project and the time constraints with the currently scheduled advertisement date, which is considered very aggressive. Failing to solve the resource issue will create the potential for delays to the advertisement date. It will also create the potential for less than high quality work.

Maintenance of Traffic ("MOT") and Sequencing of Construction ("SOC") (Risk 6.01)

The breadth of the Project creates major challenges with both MOT and SOC. Among the issues to be addressed will be length of work zones and extent/duration of shoulder closures (which could increase both peak and off-peak congestion). Each of these will impact construction durations and productivity

(i.e., cost to the contractor), safety, and public relations. The accelerated schedule creates a risk that the MOT/SOC plans will be rushed.

Aggressive schedule to meet June 2017 advertisement date (Risk 9.01)

This is considered the biggest risk on the project, as it influences every major element of the project (e.g., ROW acquisition and utility relocation and design development and decisions).

Fixed budget (Risk 9.05)

It is expected that a budget will be fixed for this project before the start of ROW acquisition and contract advertisement. There are risks that this budget will be exceeded because, among other things: (a) ROW acquisition may cost more than expected; (b) construction prices will be higher than expected because of the project's inherent risks (e.g., MOT and lower competition); and (c) the project contingency in the budget may be lower than appropriate because of pressures faced by management to meet the fixed budget number.

Conclusion and Next Steps

The discussions held were insightful and productive, and identified numerous key risks that should be addressed by the project management team as the Project moves forward. The two programmatic risks identified above (i.e., aggressive schedule and fixed budget) should be carefully assessed by project leadership to determine if there is any flexibility in these requirements. Because many of the other project risks are caused (or exacerbated) by these two risks: (a) mitigation strategies for these two risks should be in harmony with the mitigation strategies for other major project risks, and (b) project leadership should recognize that these two risks create the need for mitigation strategies for the other major project risks.

From the facilitator's perspective, there would be a benefit in having, at a later point in time, a more robust risk workshop that will provide a quantitative risk analysis for the project. This will be particularly helpful in developing project cost contingencies, as increasing the contingency was considered to be a risk mitigation strategy for several major project risks.

Finally, the facilitator was asked to provide an assessment as to whether this project would benefit if the delivery process was converted from design-bid-build to design-build. The answer to this question is complex, as it considers a variety of factors that were not addressed during the workshop. However, based on the status of the project and the risks identified in the workshop, it appears that the use of design-build would likely create more challenges than it would solve.

On the positive side, the use of design-build would likely mitigate Risk 9.01 (aggressive schedule to meet the June 2017 advertisement date). It could possibly mitigate some of Risk 6.01 (MOT and SOC), as there

can be a benefit in having the design-build contractor develop an effective MOT/SOC plan. However, VDOT will confront three specific risks if it decides to convert to design-build at this point in the process:

- The design has already advanced far beyond what would be reasonably associated with an effective design-build procurement. Simply stated, the proper use of design-build envisions that the design will primarily be done by the design-builder, not that the design-builder will be finishing the virtually complete design of the owner. Public owners who try to convert design-bid-build documents to design-build documents face many challenges, including the likelihood for major change orders resulting from conflicts in their bidding documents. Moreover, some designers may decide that the project is too risky to participate – they would face potential liability to the contractor as the designer-of-record for ambiguous design documents, yet obtain lower fees because the design would have been largely performed by VDOT.
- The risks associated with ROW (Risks 3.01, 3.02, and 3.03) would not likely be mitigated by the use of design-build. ROW acquisition for the alignment remains a core VDOT responsibility. While there can be some risk sharing mechanisms in terms of how timing of ROW will be handled under design-build, the risk of obtaining ROW ultimately remains with VDOT. The failure of VDOT to timely obtain ROW under a design-build process will likely create a major potential for cost and schedule overruns, as construction is now affected by ROW acquisition. This is not the case in design-bid-build.
- Using design-build will likely exacerbate the risks associated with the acquisition of additional property (Risk 3.01). While responding to an Environmental Assessment will be challenging under design-bid-build, VDOT will still be in control of the process. This appears to be far more complicated under design-build, where construction will likely have started, and VDOT will face the prospects of suspension of work, major changes in sequencing, or terminating the contract for convenience.

As a final consideration, design-build, by its very nature, shifts more discretion and control to the design-build contractor over elements of the project. This may impact other risks identified in the workshop (e.g., public relations).

The above assessment is not intended to state that design-build cannot work on this project given its current status. However, if it is something that project leadership wishes to consider further, it is recommended that a specific discussion take place with VDOT's Alternative Project Delivery Office and others that fully vets the pluses and minuses of its use.

Exhibit 1: Participant List

Hampton Roads District

Mark Velasquez	Project Management Office
Bruce Duvall	Project Management Office
Salvija Hofheimer	Project Management Office
Pete Reilly	Assistant District Administrator
Chris Eggleston	Structure & Bridge
Mohamed Ali	Structure & Bridge
Drew Scott	Hydrology & Drainage
Danny Williams	Survey
John Deusebio	Materials
Jenny Salyers	Environmental
Randy Friedland	Right of Way
Mike Robinson	Right of Way
Mike Wilder	Utilities
Tim Haynam	Traffic Engineering
Mike Johnson	Construction
Vasilios Andreou	Construction
Bud Morgan	Construction
Laurie Simmons	Public Affairs
Tony Gibson	HRTAC Funding Liaison

Central Office

Joseph Clarke	VDOT Alternative Project Delivery Office
Rick Worssam	Location & Design
Josh Kozlowski	Noise Studies

Various

Jose Granado	FHWA
Semme Yilma	FHWA
Bill Mackey	Consultant Designer (UPC 17630)
Stephen Holland	Consultant Designer (UPC 17630)
Burt Matteson	Consultant Designer (UPC 57048)
Michael Loulakis	Workshop Facilitator (Capital Project Strategies, LLC)

Exhibit 2: Project Risk Register

**I-64/264 INTERCHANGE PROJECT
NOVEMBER 17, 2014, RISK ASSESSMENT WORKSHOP**

PROJECT RISK REGISTER

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
1.01	Design (Roadway, Bridge, and Structures)	Ramp D-7	3	3	3	<p>This is one of the most complicated elements of the project. The design of the ramp would require the relocation of a stream and impacts to adjacent wetlands. The small area in which to work complicates the constructability of the ramp. There are also socio/economic impacts associated with this ramp, as it is located in an area with lower income properties.</p>	<p>This element of the project has been, and continues to be, thoroughly vetted and addressed by the project team. Among the mitigation strategies are:</p> <p>(a) Possible relocation of the impacted stream may increase the need for additional property acquisition;</p> <p>(b) Build-in maintenance paving of existing surface streets into the construction contract; and</p> <p>(c) Identify during design stockpile/set-up locations and any additional easement requirements.</p>

Explanation of Ratings:

- **Probability:**
 - 3 = high
- **Cost Impact:**
 - 3 = \$10mm or more
 - 2 = \$1mm to less than \$10 mm
 - 1 = less than \$1 mm
- **Schedule Impact:**
 - 3 = 6 months or more
 - 2 = 1 month to less than 6 months
 - 1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
1.02	Design (Roadway, Bridge, and Structures)	South of Curlew Drive	2	2	2	<p>The issue of whether to use a bridge or a retaining wall with fill has yet to be decided, although it is currently designed with a retaining wall. There is a question of whether there is enough quality fill material available regionally to make this cost effective. Poor soil conditions (Risk 5.01) will have an impact on the design, particularly if the retaining wall option is used.</p> <p>The retaining wall design is complicated by limited space, poor soil, and availability of adequate quality fill material. While the bridge is likely easier to build, it has cost and constructability issues because of its length, deep foundations and overall complexity (in part due to the need for the short retaining wall that will be a component of the longitudinal bridge abutment/joint).</p> <p>Because this area is located adjacent to an elementary school in a low income neighborhood, there may be some disruptions to the school that could create public relations risks. There will also likely be some MOT and logistical challenges. It is currently anticipated that fill would be placed from the interstate. However, other materials may be brought in from the adjacent school grounds and/or Curlew Drive.</p>	Mitigation strategies include: (a) cost-re-evaluation under current market conditions for fill vs. retaining wall; and (b) account for higher unit cost of fill material.

Explanation of Ratings:

- Degree of Importance:
 - 3 = high
 - 2 = medium
 - 1 = low
- Cost Impact:
 - 3 = \$10mm or more
 - 2 = \$1 mm to less than \$10 mm
 - 1 = less than \$1 mm
- Schedule Impact:
 - 3 = 6 months or more
 - 2 = 1 month to less than 6 months
 - 1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
1.03	Design (Roadway, Bridge, and Structures)	Greenwich Overpass	3	2	1	There are currently differing opinions on the placement of the Greenwich Overpass in the Sequence of Construction ("SOC"). VDOT ROW & Utilities believes that this should be constructed first due to its ease of construction, lack of utility relocation, minimal amount of ROW acquisition. The consultant designer believes this may create issues with Maintenance of Traffic ("MOT") during construction. The MOT/SOC is currently under discussion.	The placement of the Greenwich Overpass in the SOC could be combined with the phase of construction that widens the mainline. This would alleviate any MOT concerns, as the mainline I-264 lanes could be constructed concurrently. The approaches for the overpass could also be constructed first, which would limit the MOT issues from the construction of the pier. There is also a possibility, given the project's funding constraints, to remove the Greenwich Overpass entirely from the design. This would require confirmation through traffic analysis to ensure that the Witchduck Road Interchange would function adequately.
1.04	Design (Roadway, Bridge, and Structures)	Pavement design	1	1	1	Traffic forecasts have not been updated to reflect the current advertisement date, which may impact the project's pavement design.	Traffic forecasts and pavement design parameters should be updated based on the current project schedule.

Explanation of Ratings:

- Degree of Importance:
 - 3 = high
- Cost Impact:
 - 3 = \$10mm or more
- Schedule Impact:
 - 3 = 6 months or more

- 2 = medium
- 2 = \$1 mm to less than \$10 mm
- 2 = 1 month to less than 6 months

- 1 = low
- 1 = less than \$1 mm
- 1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
1.05	Design (Roadway, Bridge, and Structures)	Cross-slope of existing mainline	1	3	3	The current scope of the project involves adding two additional outside lanes, with no improvements being made to the inside (mainline) lanes. This risk addresses the potential that FHWA may require modifications to the adjacent mainline lanes to address potential slope issues, which would then potentially require that cross-slope modifications be made to all existing eastbound lanes to conform to the latest AASHTO standards. If this risk were to materialize, it could jeopardize the project's viability.	VDOT would address this risk by seeking a Design Exception.
1.06	Design (Roadway, Bridge, and Structures)	Accuracy of survey information	3	1	1	The project's surveys were done long ago. There is a concern that they are outdated and may contain inaccuracies. The risk of inaccuracies is enhanced because the original surveys were done by different surveyors, and there is a risk that these surveys were not accurately integrated.	The survey is currently being updated throughout the project, with the surveyors focusing on areas where there are known changes.
1.07	Design (Roadway, Bridge, and Structures)	Designing and specifying the ITS	3	1	1	The aggressive schedule may impact the ability to effectively design the ITS and eliminate the risk of vaporware (i.e., creating a specification that may not exist by the time the contractor is ready to procure and install the ITS late in the construction period). This creates the potential for a change order if products are no longer available or not fully supported by the market.	A contingency can be added to the budget to address this risk.

Explanation of Ratings:

- Degree of Importance: 3 = high
- Cost Impact: 3 = \$10mm or more
- Schedule Impact: 3 = 6 months or more
- 2 = medium
- 2 = \$1 mm to less than \$10 mm
- 2 = 1 month to less than 6 months
- 1 = low
- 1 = less than \$1 mm
- 1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
2.01	Drainage	SWM design may be impacted by new regulations	1	2	3	It is expected that this Project will be "grandfathered" under the performance-based SWM regulations. If this is not the case, and the design is subject to the new runoff reduction SWM regulations, it will require additional design efforts, affecting the budget and schedule. It will also likely require additional construction and property acquisition, compounding the challenges already faced in this area as describe in the ROW and Utility Risk Category.	Speeding the project's development will mitigate this risk by going to construction prior to the July 1, 2019 deadline for grandfathered projects. Additional mitigation strategies are included in the ROW and Utility Risk Category.
2.02	Drainage	Culvert at I-64 and Curlew Drive	3	2	2	Five drainage options have been prepared for the culvert at I-64 and Curlew Drive, which all cross under the existing HRT light rail system, creating logistical and design complications. Of these options, some are also located near the existing I-64 bridge abutments, which will further add to constructability complications. Some options would require additional ROW and relocations, putting the current environmental document in jeopardy. Some options are located down Curlew Drive, impacting MOT and existing utilities.	Because all options have impact to HRT, the goal is to minimize the impacts. Several alternative culvert designs are being considered to address this risk. Bridge and drainage designs need to be coordinated and finalized. Coordination with HRT and the City of Norfolk will help mitigate this risk.

Explanation of Ratings:

- Degree of Importance: 3 = high
- Cost Impact: 2 = medium
- Schedule Impact: 2 = \$1 mm to less than \$10 mm
- 1 = less than \$1 mm
- 1 = less than 1 month
- 2 = 1 month to less than 6 months
- 1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
3.01	ROW and Utilities	Potential need to acquire additional property	3	3	3	A number of factors could result in the need to acquire additional property, including: (a) design changes and refinement; (b) SWM and drainage requirements; and (c) permit requirements. If this occurs, VDOT will need to go through the public involvement process (i.e., have another public hearing to explain what new properties need to be taken). This process will take several months, and compounds the other risks described in this category. There is also a major cost and schedule exposure in actually acquiring the additional property. Additional takes or relocations will likely require an Environmental Assessment to be done, which would create a substantial cost and schedule impact.	Mitigation techniques are addressed throughout this Risk Register, including: (a) making a policy decision that the current property acquisition plan will not be changed and to design around them; (b) designing the project to minimize the total number of new takes and relocations needed; and (c) acquiring those properties with relocations first during the ROW phase to avoid any additional tenant relocations.

Explanation of Ratings:

- Degree of Importance: 3 = high
- Cost Impact: 3 = \$10mm or more
- Schedule Impact: 3 = 6 months or more
- 2 = medium
- 2 = \$1 mm to less than \$10 mm
- 2 = 1 month to less than 6 months
- 1 = low
- 1 = less than \$1 mm
- 1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
3.02	ROW and Utilities	Obtaining approval for a Type III Certification	3	2	3	A Type III Certification (i.e., ongoing ROW acquisition and utility relocations after advertisement) is rarely approved. The current schedule is based on getting this approval, which already creates some major resource challenges for the ROW division. If the Type III certification is not given, it will likely delay the advertisement date unless the mitigation strategies addressed in this overall category are implemented.	Mitigating the risk of not obtaining Type III Certification is dependent upon having regular and informed meetings with the Project's executives and ensuring that they understand the consequences of this action. The likelihood of approval is enhanced if there is: (a) a clear, realistic and well-conceived ROW acquisition plan in place; and (b) a well-defined construction sequence limiting the contractor's operations to those areas cleared of ROW and utility relocations. If Type III Certification is not approved, then a mitigation strategy is to delay the advertisement date. If this does not occur, then mitigation would include the items addressed below in this category.

Explanation of Ratings:

- Degree of Importance:
 - 3 = high
- Cost Impact:
 - 3 = \$10mm or more
 - 2 = medium
 - 2 = \$1 mm to less than \$10 mm
 - 1 = less than \$1 mm
- Schedule Impact:
 - 3 = 6 months or more
 - 2 = 1 month to less than 6 months
 - 1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
3.03	ROW and Utilities	Ability to manage the ROW and utility relocation process within the times required by the current project schedule	3	2	3	This risk category is a function of not only: (a) what is needed to support the current property acquisition/relocation plan; but also (b) new takings and utility relocations that will be required as the design advances. Major internal resource constraints were identified. There is also a concern as to whether support from external resources will meaningfully reduce this risk given the magnitude of this project and the time constraints with the currently scheduled advertisement date, which is considered very aggressive. Failing to solve the resource issue will create the potential for delays to the advertisement date. It will also create the potential for less than high quality work.	Ways to mitigate this risk include: (a) prioritizing this Project internally in relation to the needs of other projects; (b) aggressively bringing on external resources; (c) using a phased ROW acquisition and construction process (which is currently the plan), to prioritize what is needed as of the advertisement date (on the assumption that a Type III Certification process will be approved); and (d) eliminating the potential for relocations by acquiring full-take properties quickly, which would mitigate some of the risk of having to relocate new tenants that move into the property.
3.04	ROW and Utilities	Quality of plan sheets	2	1	2	The accelerated speed of the Project creates the potential for inaccurate plan sheets and survey information. A particular concern was expressed over the time period between the release of the plan sheets and the notice to proceed (NTP) with ROW acquisition, which is very compressed. Inaccuracies will likely result in re-work and delays to the ROW acquisition process.	The root cause of this risk relates to the need for an accurate survey and plan sheets that support the project schedule. These risks are addressed elsewhere in this Risk Register. The risk could also be mitigated by delaying the NTP for ROW acquisition to conform to what is needed for quality supporting information.

Explanation of Ratings:

- Degree of Importance: 3 = high
- Cost Impact: 3 = \$10mm or more
- Schedule Impact: 3 = 6 months or more
- 2 = medium
- 2 = \$1 mm to less than \$10 mm
- 2 = 1 month to less than 6 months
- 1 = low
- 1 = less than \$1 mm
- 1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
3.05	ROW and Utilities	The effect of weather on the ability of private utility companies to perform their relocations	2	1	3	Utility relocations will be delayed by the need for the private utility companies to be responsive to severe weather conditions that affect their customers around the country, thereby delaying the advertisement date (and potentially the contractor if a Type III Certification is approved).	Find ways to incentivize the utility companies. Determine whether the utility companies will allow others (e.g., the construction contractor) to perform this work under their direction and supervision.
3.06	ROW and Utilities	Dominion Virginia Power (DVP)	2	1	3	DVP is separately identified as a project risk given the major relocations associated with its facilities. Overall weather risk is discussed in Risk 3.05.	Develop a focused action plan that addresses how to best address the issues associated with DVP.
3.07	ROW and Utilities	Private utility company relocations generally	2	1	2	There is a risk of unknown utilities as the design progresses, and as construction begins. Because it is difficult for VDOT to influence the speed by which private utilities perform the relocations, their utility relocations may not support the aggressive schedule for advertisement.	The mitigation strategy is similar to that in Risk 3.05.
3.08	ROW and Utilities	Challenges with specific properties	3	2	2	Properties that were identified as being specific challenges included: (a) First Baptist Church of Norfolk; (b) Altmeier Funeral Home; and (c) the business park.	VDOT has already engaged these stakeholders to better understand their concerns, address their needs, and make them part of the process. This engagement should continue throughout the project's development.

Explanation of Ratings:

- Degree of Importance: 3 = high
 - Cost Impact: 2 = \$1 mm to less than \$10 mm
 - Schedule Impact: 2 = 1 month to less than 6 months
- 1 = low
1 = less than \$1 mm
1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
4.01	Environmental	Requirement for an Environmental Assessment (EA)	1	3	3	The current NEPA document is a Categorical Exclusion (CE). However, any additional tenant relocation will create property, there is a risk that the CE will no longer be valid and that an EA will be required.	This risk can be mitigated by minimizing or avoiding any new tenant relocations. The mitigation for this is discussed in Risk No. 3.01.
4.02	Environmental	Wetland Re-Delineations	3	2	2	The original wetlands delineation was performed in 2005 during a drought, and there are questions as to its accuracy. Re-delineation may result in changes to the design and the need for additional mitigation. This creates a specific risk to Ramp D-7, as discussed in Risk 4.03.	VDOT is currently evaluating this issue and re-delineations are being considered.
4.03	Environmental	Ramp D-7 permitting	3	1	3	Among the other risks with this element of the Project is the risk of permitting. The current design requires the relocation of a stream and addressing wetlands. Virginia DEQ is focused on minimizing impact to the wetlands, and the Army Corps of Engineers is focused on minimizing stream relocation. They have competing interests. Virginia Marine Resource Council (VMRC) has a concern about how the project may be affecting organisms, which are potentially influenced by wetlands and stream relocation.	To address the multi-agency permitting associated with this work, VDOT has had, and should continue to have, frequent meetings with each agency to integrate design solutions that address their competing needs.

Explanation of Ratings:

- Degree of Importance: 3 = high
- Cost Impact: 3 = \$10mm or more
- Schedule Impact: 3 = 6 months or more
- 2 = medium
- 2 = \$1 mm to less than \$10 mm
- 2 = 1 month to less than 6 months
- 1 = low
- 1 = less than \$1 mm
- 1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
5.01	Geotechnical	Overall soil quality	3	2	1	The project's soil is considered to be of poor quality, with a mixture of organic clays and high PH levels. This creates compaction and drainage issues impacting design and construction. The corrosive qualities will also impact material selection.	Mitigation strategies include: (a) identifying the soil quality and corrosivity factors, (b) determining design adjustments (including material constraints); and (c) clearly noting the issues and constraints in the contract documents.
5.02	Geotechnical	Deep foundations	3	2	1	The design's deep foundations will likely be impacted by the poor soil conditions. This is a subset of Risk 5.01, but separately discussed as a project risk.	Same mitigation strategy as that for Risk 5.01.
5.03	Geotechnical	Geotechnical conditions south of Curlew Drive	3	2	2	The design of the I-64 widening south of Curlew Drive will be influenced by the poor soil conditions, as there will be a retaining wall of some type (either a full retaining wall or as a shorter wall that will be an element of the bridge design). The poor quality soil creates the potential for, among other things, differential settlement of the wall.	This will be a factor in the choice of retaining wall or bridge at this location, as discussed in Risk 1.02. The degree of risk associated with the poor soils can be mitigated by soil improvements and/or foundation design (e.g., a pile/drilled shaft supported retaining wall).

Explanation of Ratings:

- Degree of Importance: 3 = high
- Cost Impact: 2 = \$1 mm to less than \$10 mm
- Schedule Impact: 2 = 1 month to less than 6 months
- 1 = low
- 1 = less than \$1 mm
- 1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
6.01	Construction	Maintenance of Traffic (MOT) and Sequencing of Construction (SOC)	3	3	2	The breadth of the Project creates major challenges with both MOT and SOC. Among the issues to be addressed will be length of work zones and extent/duration of shoulder closures (which could increase both peak and off-peak congestion). Each of these will impact construction durations and productivity (i.e., cost to the contractor), safety and public relations. The accelerated schedule creates a risk that the MOT/SOC plans will be rushed.	The overall MOT/SOC plans are still in the process of being developed by the project team. At a high level, project management (perhaps at the executive level) should work to balance competing interests (e.g., smaller work zones affecting the contractor's schedule and costs, with longer work zones affecting public relations). Note that the mitigation strategy to address the accelerated project schedule (Risk 9.01) and fixed budget (9.02) are applicable here.
6.02	Construction	Construction access	2	2	2	Construction access risks and issues are area-dependent, as each project section will have different access needs and traffic impact. The most significant construction access risk for work along the I-64 and I-264 relate to getting trucks safe ingress and egress to the interstate, where there is high speed travel. For arterial streets, access risks include trucks navigating more intersections and smaller turning radiuses. With a fixed budget, costs may be driven up if the decision is made to minimize access points.	Same mitigation strategy for Risk 6.01.

Explanation of Ratings:

- Degree of Importance: 3 = high
 - Cost Impact: 3 = \$10mm or more
 - Schedule Impact: 3 = 6 months or more
- 2 = medium
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 - 2 = 1 month to less than 6 months
- 1 = low
 - 1 = less than \$1 mm
 - 1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
6.03	Construction	Existing infrastructure assets	1	1	2	There are a variety of construction activities that will use existing infrastructure, including use of: (a) existing drainage systems; and (b) side roads for truck access. Use of existing drainage systems creates the risk that culverts are in good condition, not leaking, and can be used "as is." While current conditions are being surveyed, this survey is not comprehensive. Use of side roads by trucks with heavy loads could create problems with the roads. Remedying these existing assets could have cost and schedule impacts, and in the case of roads, a public relation impact. This could also challenge VDOT's relationships with the Cities of Norfolk and Virginia Beach, particularly as to who will bear the responsibility of returning existing assets in their pre-construction condition.	Mitigation strategies for this risk include: (a) conducting a more thorough pre-construction assessment (e.g., a CCTV survey) and reaching agreement with Norfolk and Virginia Beach on the conditions established by this assessment; (b) taking this assessment into account in developing an MOT plan; (c) requiring the contractor to take responsibility for returning the assets to pre-construction conditions; and (d) establishing sufficient project contingency to address appropriate repair work.
6.04	Construction	Night work	3	1	1	It is currently expected that night work will be required, resulting in: (a) higher wage rates to address shift differentials; (b) higher operating costs (e.g., lighting); and (c) lower labor productivity, as one cannot work in as large an area at night. Additionally, productivity in the winter months will be affected by low night-time temperatures and VDOT constraints on asphalt and concrete placement.	This risk can be mitigated by considering these issues in developing the project contingency. Additionally, the construction contract should state clearly that the contractor is obligated to perform night-time work, which will ensure that this requirement is competitively bid and not subject to post-award disputes.

Explanation of Ratings:

- Degree of Importance: 3 = high
- Cost Impact: 2 = \$1 mm to less than \$10 mm
- Schedule Impact: 2 = 1 month to less than 6 months

1 = low

1 = less than \$1 mm

1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
6.05	Construction	Maintaining existing ITS during construction	3	1	1	The ITS along the project corridor has been recently upgraded by VDOT (some upgrades are currently under construction), and these upgrades have not been fully integrated into the project's design and construction operations. The ability to effectively integrate the ITS may be affected by: (a) the aggressive project schedule; and (b) difficulty in determining the inventory of upgrades that have been made, partly because of personnel transitions and gaps in knowledge transfer. Because the public relies heavily on the ITS for this corridor, interruption of the ITS may create public relations problems.	The primary mitigation strategy is for the design team to have early meetings with VDOT's O&M team to understand the ITS upgrades.
6.06	Construction	Coordination with Norfolk and City of Virginia Beach's traffic operations	3	1	1	Construction operations will affect the traffic operations along the arterial network (e.g., detours and traffic pattern changes because of the public's use of alternative routes). Some of these traffic operations will cross city boundaries. The risk is to public relations.	The project team should work closely with each city's traffic operations departments during the design and construction.
6.07	Construction	Setting beams over traffic	3	1	1	There are two locations that create specific risks. The flyover at Greenwich and Cleveland could be done over live traffic or by diverting traffic away from the construction area. The flyover for Ramp D-7 will likely have to be done over live traffic. These work activities have schedule and public relations risks.	This work should be carefully and thoughtfully planned and managed from the public relations side.

Explanation of Ratings:

- Degree of Importance: 3 = high
- Cost Impact: 2 = \$1 mm to less than \$10 mm
- Schedule Impact: 2 = 1 month to less than 6 months

1 = low

1 = less than \$1 mm

1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
7.01	Stakeholder Coordination	Witchduck Phase 2 coordination	3	1	1	The City of Virginia Beach is widening the north side of Witchduck Road north of I-264 (Witchduck Phase 2). While the project is not physically affected by Witchduck Phase 2, the Witchduck interchange will potentially create some MOT issues for both projects.	This risk can be managed by giving focused attention on the MOT around the Witchduck interchange once specific construction schedules for the project and Witchduck Phase 2 are known.
7.02	Stakeholder Coordination	Interface with localities and public agencies	2	3	2	Both the City of Virginia Beach and Norfolk have major interests in this project, and these interests may affect the project's scope, schedule and construction operations.	Each city should be regularly informed as to the project's status, and project executives should regularly meet to ensure that any major issues are being considered and addressed.
7.03	Stakeholder Coordination	Interface with private utilities (e.g., communications, power, CCTV)	3	2	3	As discussed in Risks 3.06 and 3.07, the project will involve several private utility companies, some of which are currently known and some of which are not currently known. These interfaces create cost and schedule risks.	The mitigation of this risk is similar to that discussed in Risks 3.06 and 3.07, and focus on having regular communications with these private utilities.
7.04	Stakeholder Coordination	Future interchange improvements	1	1	1	VDOT is in the process of conducting an overall I-264 corridor study. There is a risk that this study may impact the project's design. This is considered a remote risk, because the I-264 corridor study will be considering this project's design.	The risk of inconsistent results will likely be mitigated because the same consultant (URS) is working on both this project and the I-264 corridor study.

Explanation of Ratings:

- Degree of Importance: 3 = high
- Cost Impact: 2 = \$1 mm or more
- Schedule Impact: 3 = 6 months or more

2 = medium

2 = \$1 mm to less than \$10 mm

2 = 1 month to less than 6 months

1 = low

1 = less than \$1 mm

1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
7.05	Stakeholder Coordination	HRT coordination	1	3	3	HRT has an interest in this project, particularly because of the work at Curlew Drive. These interests may affect the project's scope, schedule and construction operations. HRT is also likely interested in the design for improvements near Witchduck Road that will include culverts that cross under the former Norfolk Southern railway (currently not in use) as this is the potential future corridor for the light rail extension into Virginia Beach.	The mitigation strategy will be consistent with that described in Risk 7.02.
8.01	Public Relations	Public perception and support	2	1	3	The public's perception and support for this project will be impacted by several factors during the design and construction process. Specific sensitive areas include: (a) the treatment of the Witchduck bridge; (b) failure of the project to address westbound traffic; and (c) coordination with the City of Virginia Beach and the light rail facility.	A comprehensive public communication plan should be developed to address these issues.
8.02	Public Relations	Specific acquisitions required for the project	3	2	3	Public perception may be influenced by the takings associated with the project, as discussed in Risk 3.08.	See mitigation strategy for Risks 3.08 and 8.01.
8.03	Public Relations	Adjacent Land Users	3	1	1	Public perception may be influenced by the following landowners, each of whom has been vocal relative to the project: (a) Top Golf; (b) Jewish Community Center; (c) light rail; and (d) the business park.	See mitigation strategy for Risks 3.08 and 8.01.

Explanation of Ratings:

- Degree of Importance: 3 = high
- Cost Impact: 3 = \$10mm or more
- Schedule Impact: 3 = 6 months or more
- 2 = medium
- 2 = \$1 mm to less than \$10 mm
- 2 = 1 month to less than 6 months
- 1 = low
- 1 = less than \$1 mm
- 1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
9.01	Programmatic	Aggressive schedule to meet June 2017 advertisement date	3	3	3	This is considered the biggest risk on the project, as it influences every major element of the project (e.g., ROW acquisition and utility relocation and design development and decisions).	<p>The following mitigation strategies are based on the assumption that the advertisement date cannot be extended and that the delivery process will remain design-bid-build:</p> <p>(a) Use a Tier III Certification process;</p> <p>(b) Phase the construction to be compatible with the Tier III Certification process;</p> <p>(c) Reduce the project's scope;</p> <p>(d) Establish a dedicated internal project team that will devote full time and attention to the project, and add external resources to support this team;</p> <p>(e) Increase the project contingency to recognize that the accelerated schedule may impact project cost;</p> <p>(f) Require the construction contractor to have added responsibility for utility relocations; and</p> <p>(g) Develop a robust project management plan that will integrate the various resources needed to meet the aggressive schedule.</p>

Explanation of Ratings:

- Degree of Importance: 3 = high
 - Cost Impact: 3 = \$10mm or more
 - Schedule Impact: 3 = 6 months or more
- 2 = medium
 - 2 = \$1 mm to less than \$10 mm
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Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
9.02	Programmatic	Resource availability given other projects	3	2	2	The ability to obtain adequate resources to design and manage this project is affected by: (a) the project's size and complexity; and (b) the aggressive schedule. This risk is exacerbated by the aggressive schedule discussed in Risk 9.01.	Each department should determine what internal and external resources are needed to meet the schedule, and project executives should determine how to respond to this assessment.
9.03	Programmatic	Construction cost estimate	1	3	3	The TRNS-PRT estimate is not yet done, and additional design work needs to be done, all of which could affect the estimate. The risk of not having this estimate completed impacts the risks associated with a fixed budget (Risk 9.05).	Estimates are currently being developed.
9.04	Programmatic	Construction market and inflation	3	3	1	The status of the construction market at the time of advertisement is uncertain. This creates a risk that bids will be higher than anticipated from the TRNS-PRT estimate, which may create challenges with the fixed budget (Risk 9.05).	This risk can be managed by additional contingency.

Explanation of Ratings:

- Degree of Importance: 3 = high
 - Cost Impact: 3 = \$10mm or more
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Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
9.05	Programmatic	Fixed budget	3	2	3	It is expected that a budget will be fixed for this project before the start of ROW acquisition and contract advertisement. There are risks that this budget will ultimately be exceeded because, among other things: (a) ROW acquisition may cost more than expected; (b) construction prices may be higher than expected because of the project's inherent risks (e.g., MOT and lower competition); and (c) the project contingency in the budget may be lower than appropriate because of pressures faced by management to meet the fixed budget number.	The mitigation strategy is similar to that for Risk 9.04. Additionally, the project team should consider how to align the scope to this budget.
9.06	Programmatic	Using a single construction contract	1	1	3	The size, complexity and risk of the project could create procurement risks by reducing competition. This largely comes from: (a) contractors pursuing the project through joint ventures; and (b) smaller contractors not competing as primes because of bonding capacity issues.	On the assumption that the project will be based on a single construction contract, the risk may be mitigated by recognizing these factors into the project's contingency. The risk could be mitigated by dividing the contract into several smaller construction contracts, although this creates further interface risks and project complexity.

Explanation of Ratings:

- Degree of Importance: 3 = high
- Cost Impact: 3 = \$10mm or more
- Schedule Impact: 3 = 6 months or more
- 2 = medium
- 2 = \$1 mm to less than \$10 mm
- 2 = 1 month to less than 6 months
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- 1 = less than \$1 mm
- 1 = less than 1 month

Risk No.	Risk Category	Risk Description	Probability	Cost Impact	Schedule Impact	Comments/Notes	Mitigation Strategies
9.07	Programmatic	Federal Oversight	3	2	1	The project is currently being developed on the assumption that there will be typical federal oversight by FHWA. Federal oversight imposes, among other things, certain review and approval requirements throughout the design process. These will have to be accounted for in the cost and schedule of the Project.	If there is a serious consideration of not federalizing the project, this decision should be made by the project's executives quickly. If this occurs, and federal oversight is not used on the project, this could create significant impact to VDOT if it later needs to obtain federal funds.

Explanation of Ratings:

- Degree of Importance: 3 = high
- Cost Impact: 2 = \$1 mm to less than \$10 mm
- Schedule Impact: 3 = 6 months or more

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Exhibit 3A: Risk Impact Chart (Summary Level by Impact Score)

Risk #	Category	Probability	Cost Impact	Schedule Impact	Impact Score
1.01	Design (Roadway, Bridge, and Structures)	3	3	3	18
1.02	Design (Roadway, Bridge, and Structures)	2	2	2	8
1.03	Design (Roadway, Bridge, and Structures)	3	2	1	9
1.04	Design (Roadway, Bridge, and Structures)	1	1	1	2
1.05	Design (Roadway, Bridge, and Structures)	1	3	3	6
1.06	Design (Roadway, Bridge, and Structures)	3	1	1	6
1.07	Design (Roadway, Bridge, and Structures)	3	1	1	6
2.01	Drainage	1	2	3	5
2.02	Drainage	3	2	2	12
3.01	ROW and Utilities	3	3	3	18
3.02	ROW and Utilities	3	2	3	15
3.03	ROW and Utilities	3	2	3	15
3.04	ROW and Utilities	2	1	2	6
3.05	ROW and Utilities	2	1	3	8
3.06	ROW and Utilities	2	1	3	8
3.07	ROW and Utilities	2	1	2	6
3.08	ROW and Utilities	3	2	2	12
4.01	Environmental	1	3	3	6
4.02	Environmental	3	2	2	12
4.03	Environmental	3	1	3	12
5.01	Geotechnical	3	2	1	9
5.02	Geotechnical	3	2	1	9
5.03	Geotechnical	3	2	2	12
6.01	Construction	3	3	2	15
6.02	Construction	2	2	2	8
6.03	Construction	1	1	2	3
6.04	Construction	3	1	1	6
6.05	Construction	3	1	1	6

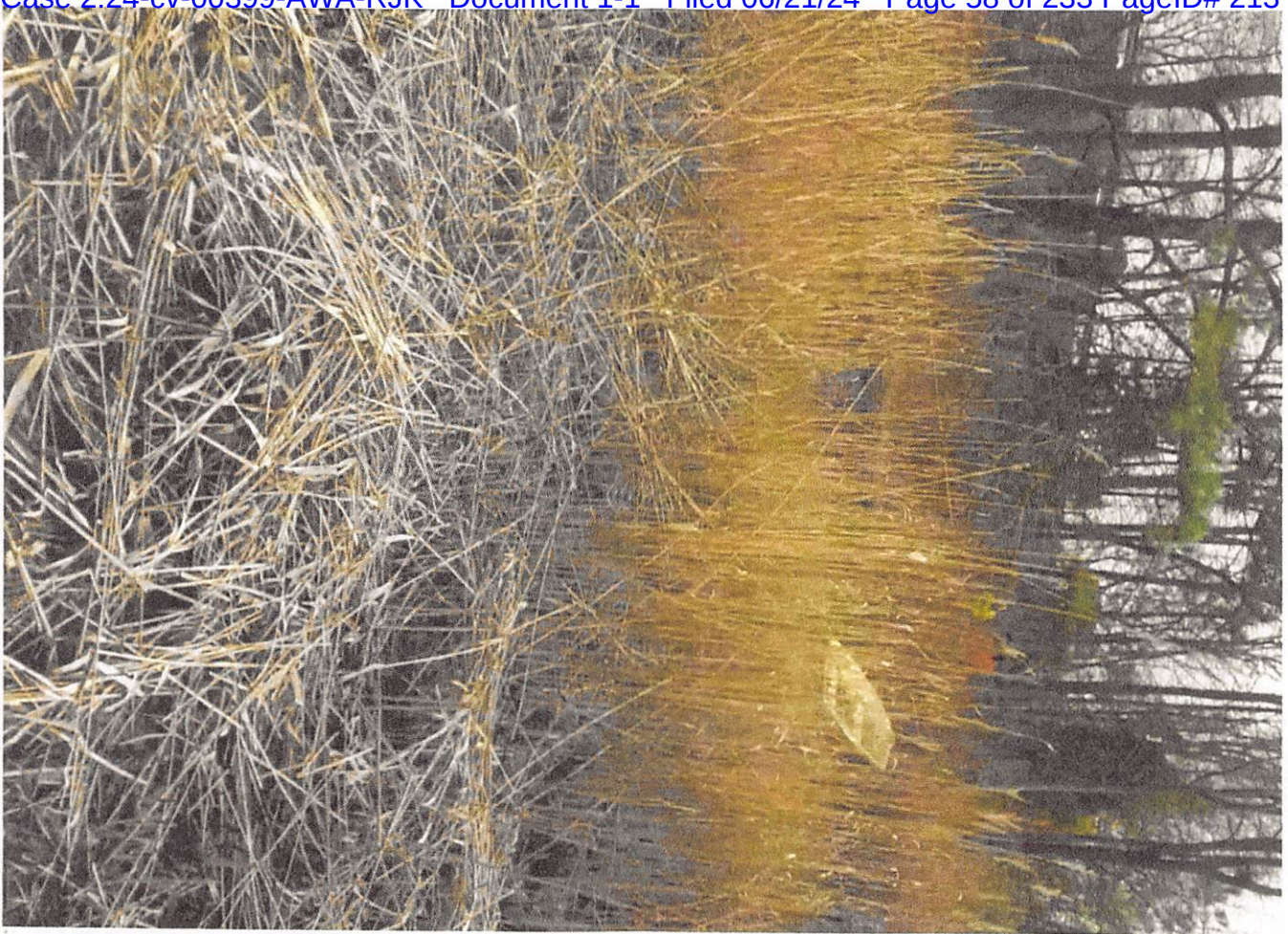
Risk #	Category	Probability	Cost Impact	Schedule Impact	Impact Score
6.06	Construction	3	1	1	6
6.07	Construction	3	1	1	6
7.01	Stakeholder Coordination	3	1	1	6
7.02	Stakeholder Coordination	2	3	3	12
7.03	Stakeholder Coordination	3	2	2	12
7.04	Stakeholder Coordination	1	1	1	2
7.05	Stakeholder Coordination	1	3	3	6
8.01	Public Relations	2	1	3	8
8.02	Public Relations	3	2	3	15
8.03	Public Relations	3	1	1	6
9.01	Programmatic	3	3	3	18
9.02	Programmatic	3	2	2	12
9.03	Programmatic	1	3	3	6
9.04	Programmatic	3	3	1	12
9.05	Programmatic	3	2	3	15
9.06	Programmatic	1	1	3	4
9.07	Programmatic	3	2	1	9

Exhibit 3B: Risk Impact Chart (Sequential Based on Risk Number)

	Category	Risk	Probability	Cost Impact	Schedule Impact	Impact Score
1.01	Design (Roadway, Bridge, and Structures)	Ramp D-7	3	3	3	18
3.01	ROW and Utilities	Need to acquire additional property	3	3	3	18
9.01	Programmatic	Aggressive schedule to meet June 2017 advertisement date	3	3	3	18
3.02	ROW and Utilities	Obtaining approval for a Type III Certification	3	2	3	15
3.03	ROW and Utilities	Ability to manage the ROW and utility relocation process within the times required by the current project schedule	3	2	3	15
6.01	Construction	Maintenance of Traffic ("MOT") and Sequencing of Construction ("SOC")	3	3	2	15
8.02	Public Relations	Specific acquisitions required for the project	3	2	3	15
9.05	Programmatic	Fixed budget	3	2	3	15
2.02	Drainage	Culvert at I-64 and Curlew Drive	3	2	2	12
3.08	ROW and Utilities	Challenges with specific properties	3	2	2	12
4.02	Environmental	Wetland Re-Delineations	3	2	2	12
4.03	Environmental	Ramp D-7 permitting	3	1	3	12
5.03	Geotechnical	Geotechnical conditions south of Curlew Drive	3	2	2	12
7.02	Stakeholder Coordination	Interface with localities and public agencies	2	3	3	12
7.03	Stakeholder Coordination	Interface with private utilities (e.g., communications, power, CCTV)	3	2	2	12
9.02	Programmatic	Resource availability given other projects	3	2	2	12
9.04	Programmatic	Construction market and inflation	3	3	1	12
1.03	Design (Roadway, Bridge, and Structures)	Greenwich Overpass	3	2	1	9

	Category	Risk	Probability	Cost Impact	Schedule Impact	Impact Score
5.01	Geotechnical	Overall soil quality	3	2	1	9
5.02	Geotechnical	Deep foundations	3	2	1	9
9.07	Programmatic	Federal Oversight	3	2	1	9
1.02	Design (Roadway, Bridge, and Structures)	South of Curlew Drive	2	2	2	8
3.05	ROW and Utilities	The effect of weather on the ability of private utility companies to perform their relocations	2	1	3	8
3.06	ROW and Utilities	Dominion Virginia Power ("DVP")	2	1	3	8
6.02	Construction	Construction access	2	2	2	8
8.01	Public Relations	Public perception and support	2	1	3	8
1.05	Design (Roadway, Bridge, and Structures)	Cross-slope of existing mainline	1	3	3	6
1.06	Design (Roadway, Bridge, and Structures)	Accuracy of survey information	3	1	1	6
1.07	Design (Roadway, Bridge, and Structures)	Designing and specifying the ITS	3	1	1	6
3.04	ROW and Utilities	Quality of plan sheets	2	1	2	6
3.07	ROW and Utilities	Private utility company relocations generally	2	1	2	6
4.01	Environmental	Requirement for an Environmental Assessment ("EA")	1	3	3	6
6.04	Construction	Night work	3	1	1	6
6.05	Construction	Maintaining existing ITS during construction	3	1	1	6
6.06	Construction	Coordination with City of Norfolk and City of Virginia Beach's traffic operations	3	1	1	6
6.07	Construction	Setting beams over traffic	3	1	1	6
7.01	Stakeholder Coordination	Witchduck Phase 2 coordination	3	1	1	6

	Category	Risk	Probability	Cost Impact	Schedule Impact	Impact Score
7.05	Stakeholder Coordination	HRT coordination	1	3	3	6
8.03	Public Relations	Adjacent Land Users	3	1	1	6
9.03	Programmatic	Construction cost estimate	1	3	3	6
2.01	Drainage	SWM design may be impacted by new regulations	1	2	3	5
9.06	Programmatic	Using a single construction contract	1	1	3	4
6.03	Construction	Existing infrastructure assets	1	1	2	3
1.04	Design (Roadway, Bridge, and Structures)	Pavement design	1	1	1	2
7.04	Stakeholder Coordination	Future interchange improvements	1	1	1	2



PROGRAMMATIC AGREEMENT

BETWEEN THE FEDERAL HIGHWAY ADMINISTRATION, VIRGINIA DIVISION AND THE VIRGINIA DEPARTMENT OF TRANSPORTATION REGARDING THE PROCESSING OF ACTIONS CLASSIFIED AS CATEGORICAL EXCLUSIONS FOR FEDERAL-AID HIGHWAY PROJECTS

This PROGRAMMATIC AGREEMENT (“Agreement”) made and entered into this day of October, 2017, by and between the FEDERAL HIGHWAY ADMINISTRATION, UNITED STATES DEPARTMENT OF TRANSPORTATION (“FHWA”) and the VIRGINIA DEPARTMENT OF TRANSPORTATION (“VDOT”) hereby provides as follows:

WITNESSETH:

Whereas, the National Environmental Policy Act of 1969 (NEPA), 42 U.S.C. §4321 *et. seq.*, and the Regulations for Implementing the Procedural Provisions of NEPA (40 CFR §1500-1508) direct Federal agencies to consider the environmental impacts of their proposed major Federal actions through the preparation of an environmental assessment (EA) or environmental impact statement (EIS) unless a particular action is categorically excluded;

Whereas, FHWA’s distribution and spending of Federal funds under the Federal-aid Highway Program and approval of projects pursuant to Title 23 of the U.S. Code are major Federal actions subject to NEPA;

Whereas, the Secretary of Transportation has delegated to FHWA the authority to carry out functions of the Secretary under NEPA as they relate to matters within FHWA’s primary responsibilities (49 CFR §1.81(a)(5));

Whereas, FHWA’s NEPA implementing procedures (23 CFR §771) list a number of categorical exclusions (CE) for certain actions that FHWA has determined do not individually or cumulatively have a significant effect on the human environment and therefore do not require the preparation of an EA or EIS (23 CFR §771.117(c)-(d));

Whereas, VDOT is a State agency that undertakes transportation projects using Federal funding received under the Federal-aid Highway Program and assists FHWA in fulfilling its obligations under NEPA for projects requiring an FHWA action (23 CFR §771.109);

Whereas, Section 1318(d) of the Moving Ahead for Progress in the 21st Century Act (MAP-21), Pub. L. 112-141, 126 Stat. 405 (July 6, 2012), allows FHWA to enter into programmatic agreements with the States that establish efficient administrative procedures for carrying out environmental and other required project reviews, including agreements that allow a State to determine whether a project qualifies for a CE on behalf of FHWA;

Whereas, FHWA developed regulations implementing the authorities in Section 1318(d), effective November 6, 2014 (23 CFR §771.117(g));

Whereas, as defined in FHWA’s *A Practitioner’s Guide to FHWA Programmatic Agreements for Categorical Exclusions*, the CE decision is a determination that the proposed project would not individually or cumulatively have a significant environmental impact and the project fits in the category of projects not requiring the preparation of an EA or EIS;

Whereas, FHWA's *A Practitioner's Guide to FHWA Programmatic Agreements for Categorical Exclusions* allows for, and describes, a State DOT "determination" (i.e., a State DOT determines on behalf of FHWA that a project qualifies as a CE) and a State DOT "certification" (i.e., a State DOT certifies to FHWA that a project qualifies as a CE and FHWA makes the determination);

Now, therefore, FHWA and VDOT enter into this Agreement for the processing of categorical exclusions.

I. PARTIES

The Parties to this Agreement are FHWA and VDOT.

II. PURPOSE

The purpose of this Agreement is to authorize VDOT to determine on behalf of FHWA whether a project qualifies for a CE, as specifically listed in 23 CFR §771.117(c) or (d) (current CE qualifying projects are listed in Appendix A and B of this Agreement). This Agreement also authorizes VDOT to certify to FHWA that a project, for which VDOT cannot make a CE determination according to the terms of the Agreement, meets the CE criteria in 40 CFR §1508.4 and 23 CFR §771.117(a) and qualifies for a CE as long as there are no unusual circumstances present that would require the preparation of either an environmental assessment (EA) or an environmental impact statement (EIS).

III. AUTHORITIES

This Agreement is entered into pursuant to the following authorities:

- A. National Environmental Policy Act, 42 U.S.C. §4321 et seq.
- B. Moving Ahead for Progress in the 21st Century Act, P.L. 112-141, 126 Stat. 405, Sec. 1318(d) (July 6, 2012)
- C. Fixing America's Surface Transportation Act, P.L. 114-94, Sec. 1315 (December 4, 2015)
- D. 40 CFR §1500-1508
- E. DOT Order 5610.1C
- F. 23 CFR §771.117

IV. RESPONSIBILITIES

A. VDOT is responsible for:

- 1. Ensuring the following process is completed for each project that qualifies for a CE:
 - a. For projects established in 23 CFR §771.117(c) (current CE projects are listed in Appendix A) and established in 23 CFR §771.117(d) (current CE projects are listed in Appendix B) that do not exceed the thresholds in Appendix C (i.e., "Programmatic Categorical Exclusions"), VDOT may make a CE determination on behalf of FHWA. VDOT is responsible for defining the project that is the subject of its CE determination and VDOT has discretion on the level of analysis necessary to support its CE determination. VDOT will identify the applicable listed CE, ensure any conditions or constraints are met, verify that unusual circumstances do not apply, address all other environmental requirements, and complete the review with a signature evidencing the determination. No separate review or CE determination by FHWA is required.
 - b. VDOT may not make a CE determination for projects listed in 23 CFR §771.117(c) and 23 CFR §771.117(d) that exceed the thresholds in Appendix C. VDOT may certify to FHWA that these projects qualify for a CE. These actions require FHWA's CE determination based on VDOT certification.
 - c. VDOT may not make a CE determination for projects not specifically listed as CEs in 23 CFR §771.117(c) and 23 CFR §771.117(d). Instead, if VDOT believes that a project

meets the requirements of a CE under 40 CFR §1508.4 and 23 CFR §771.117(a), VDOT may certify that a project will not result in significant environmental impacts, if VDOT concludes that the project qualifies for a CE and it does not involve unusual circumstances that warrant the preparation of an EA or EIS. VDOT shall submit this certification to FHWA for a CE determination.

2. Consulting with FHWA for projects that involve unusual circumstances (23 CFR §771.117(b)) to determine the appropriate class of action for environmental analysis and documentation. Additional studies may be required prior to making a CE determination.
 3. Conducting a quality assurance/control review prior to submitting a completed CE form to FHWA for a determination.
 4. Ensuring that a signed Documentation of FHWA Review form documenting an FHWA determination is included in the Comprehensive Environmental Data and Reporting System (CEDAR).
 5. Meeting applicable documentation requirements in Section V for VDOT CE determinations and VDOT certifications to FHWA, applicable requirements in Section VI, and applicable quality control/quality assurance, monitoring, and performance requirements in Section VII.
 6. Utilizing environmental staff directly employed by VDOT to make CE determinations or certifications submitted to FHWA under this Agreement. VDOT may not delegate its responsibility for CE determinations or certifications to third parties (e.g., consultants, local government staff, and other State agency staff).
- B. FHWA is responsible for:
1. Providing timely advice and technical assistance on CEs to VDOT, as requested.
 2. Providing timely input and review of certified projects.
 3. Reviewing CE certifications and providing a CE determination or comments within seven business days from receipt of the CE certification. FHWA will base its CE determination on the project documentation and certifications prepared by VDOT. FHWA's CE determination will be represented by FHWA's signature on the Documentation of FHWA Review form that will be transmitted to VDOT.
 4. Overseeing the implementation of this Agreement in accordance with the provisions in Section VII, including applicable monitoring and performance provisions.
 5. Commenting on, or requesting changes to, the CE form, if warranted.

V. DOCUMENTATION OF VDOT CE DETERMINATIONS AND CERTIFICATIONS

- A. For VDOT CE determinations and VDOT CE certifications, VDOT shall ensure that it fulfills the following responsibilities for documenting the project-specific determinations made:
1. For actions listed in 23 CFR §771.117(c) and 23 CFR §771.117(d), VDOT shall identify the applicable action; ensure any conditions are met; verify that unusual circumstances do not apply; address all other environmental requirements; and complete the review with a VDOT signature evidencing the determination or certification.
 2. For actions not listed in 23 CFR §771.117(c) and 23 CFR §771.117(d) that VDOT will be certifying, VDOT shall prepare documentation supporting the CE determination and demonstrating no unusual circumstances exist that would make the CE determination inappropriate.
 3. VDOT will utilize CEDAR to enhance quality control and review of supporting documentation. CEDAR will be the repository for documentation supporting VDOT determinations and certifications.
 4. VDOT will continue to provide FHWA access to CEDAR so that FHWA can review the project documentation as well as gather the information needed to respond to FHWA's Compliance Assessment Program (CAP).

Virginia Programmatic Agreement for Categorical Exclusions

5. When VDOT conducts periodic verification of project files supporting VDOT determinations, FHWA will be extended an invitation to participate in that verification. FHWA reserves the right to independently verify compliance.
6. NEPA Documentation Concurrence Forms for VDOT's CE determinations are not necessary.
7. The Programmatic Categorical Exclusion (PCE) form will be used for VDOT determinations.
8. VDOT will obtain FHWA concurrence to conduct a CE certification using the NEPA Documentation Concurrence Form. The NEPA Documentation Concurrence Form can only be submitted to FHWA after quality control/quality assurance reviews by VDOT.
9. The CE form will be used for all CE certifications.
- B. VDOT shall maintain a project record for its CE determinations and CE certifications submitted to FHWA. This record, maintained in CEDAR, should include at a minimum:
 1. Any checklists, forms, or other documents and exhibits that summarize the consideration of project effects and unusual circumstances;
 2. Any stakeholder communication, correspondence, consultation, or public meeting documentation;
 3. The name and title of the person who makes the CE determination and the date of VDOT's determination, or the name and title of the person making the CE certification and the date of FHWA's determination; and
 4. For cases involving re-evaluations, any (required) documented re-evaluation.
- C. VDOT will provide any electronic project records maintained by VDOT to FHWA through FHWA's access to CEDAR. VDOT should retain those records, including all letters and comments received from governmental agencies, the public, and others for a period of no less than three (3) years after completion of project construction. This 3-year retention provision does not relieve VDOT of its project or program recordkeeping responsibilities under 2 CFR § 200.333 or any other applicable laws, regulations, or policies.

VI. CE DETERMINATIONS, CERTIFICATIONS, AND RE-EVALUATIONS

- A. VDOT's CE determinations and CE certifications submitted to FHWA may only be made by VDOT's District Environmental Manager or NEPA Programs Manager. VDOT has discretion on the level of analysis necessary to support VDOT's CE determinations.
- B. Except as set forth in Section VI.C, in accordance with 23 CFR §771.129, VDOT shall re-evaluate CE determinations, consult with FHWA, and as necessary, prepare additional documentation to ensure that VDOT CE determinations and CE certifications are still valid. The Right of Way (ROW) Re-evaluation; Plans, Specifications, and Estimates (PS&E) Re-evaluation; and Environmental Certification forms will be used for the re-evaluation of FHWA CE determinations.
- C. A ROW Re-evaluation form is not required for a VDOT CE determination, and evidence of adequate review will be documented in CEDAR. A PS&E Re-evaluation form and Environmental Certification form are required for a VDOT CE determination.

VII. QUALITY CONTROL/QUALITY ASSURANCE, MONITORING & PERFORMANCE

- A. VDOT Quality Control/Quality Assurance
 1. VDOT shall carry out regular quality control/quality assurance activities to ensure that its CE determinations and CE certifications are made in accordance with applicable Federal law and regulations and this Agreement.
- B. VDOT Performance Monitoring and Reporting
 1. FHWA and VDOT agree to cooperate in monitoring performance under this Agreement and work to assure quality performance.

2. VDOT agrees to summarize its performance under this Agreement to FHWA. VDOT will identify any areas where improvements are needed and the measures VDOT is taking to implement them. VDOT will identify any actions taken by VDOT as part of its quality control efforts under Section VII.A. This performance will be discussed with FHWA during an annual meeting. In the interim, a list of completed VDOT CE determinations will be provided to FHWA on a six-month reporting period basis.
- C. FHWA Oversight and Monitoring
1. Monitoring by FHWA will include consideration of the technical competency and organizational capacity of VDOT, as well as VDOT's performance of its CE processing functions. Performance considerations include, without limitation, the quality and consistency of VDOT's CE determinations and CE certifications; adequacy and capability of VDOT staff and consultants; and the effectiveness of VDOT's administration of its internal CE processes.
 2. FHWA will conduct one or more program reviews as part of its oversight activities during the term of this Agreement. VDOT shall prepare and implement a corrective action plan to address any findings or observations identified in FHWA review. VDOT should draft the corrective action plan within 45 business days of FHWA finalizing its review. The results of that review and corrective actions taken by VDOT shall be considered when this Agreement is considered for renewal.
 3. Nothing in this Agreement prevents FHWA from undertaking other monitoring or oversight actions, including audits, with respect to VDOT's performance. FHWA may require VDOT to perform such other quality assurance activities, including other types of monitoring, as may be reasonably required to ensure compliance with applicable Federal laws and regulations.
 4. VDOT agrees to cooperate with FHWA in all oversight and quality assurance activities.
- D. Training
1. FHWA and VDOT agree that training staff relative to this Agreement is integral to its successful implementation. FHWA and VDOT will collaborate to provide formal and informal training opportunities, the first of which will be conducted within six months from the date of execution of this Agreement.

VIII. AMENDMENTS

If the parties agree to amend this Agreement, then FHWA and VDOT may execute an amendment with new signatures and dates of the signatures. The term of the Agreement shall remain unchanged unless otherwise expressly stated in the amended Agreement.


IX. TERM, RENEWAL, AND TERMINATION

- A. This Agreement shall have a term of five (5) years, effective on the date of the last signature. VDOT shall post and maintain an executed copy of this Agreement on its external website, available to the public.
- B. This Agreement is renewable for additional five (5) year terms if VDOT requests renewal and FHWA determines that VDOT has satisfactorily carried out the provisions of this Agreement. In considering any renewal of this Agreement, FHWA will evaluate the effectiveness of the Agreement and its overall impact on the environmental review process.
- C. Either party may terminate this Agreement at any time by giving at least 30 days written notice to the other party.
- D. Expiration or termination of this Agreement shall mean that VDOT is not able to make CE determinations on FHWA's behalf.

Virginia Programmatic Agreement for Categorical Exclusions

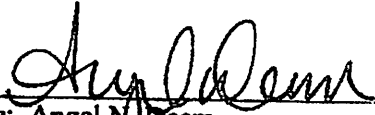
Execution of this Agreement and implementation of its terms by both parties provides evidence that both parties have reviewed this Agreement and agree to the terms and conditions for its implementation. This Agreement is effective upon the date of the last signature below.

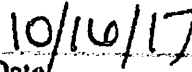




Name: John Simkins
Planning and Environment Team Leader
Federal Highway Administration, Virginia Division

Date





Name: Angel N. Deem
Environmental Division Director
Virginia Department of Transportation

Date

Appendix A: CEs listed in 23 CFR §771.117(c)

- (c) The following actions meet the criteria for CEs in the CEQ regulations (40 CFR §1508.4) and §771.117(a) and normally do not require any further NEPA Approvals by FHWA:
- (1) Activities which do not involve or lead directly to construction, such as planning and research activities; grants for training; engineering to define the elements of a proposed action or alternatives so that social, economic, and environmental effects can be assessed; and Federal-aid system revisions which establish classes of highways on the Federal-aid highway system.
 - (2) Approval of utility installations along or across a transportation facility.
 - (3) Construction of bicycle and pedestrian lanes, paths, and facilities.
 - (4) Activities included in the State's highway safety plan under 23 U.S.C. 402.
 - (5) Transfer of Federal lands pursuant to 23 U.S.C. §107(d) and/or 23 U.S.C. §317 when the land transfer is in support of an action that is not otherwise subject to FHWA review under NEPA.
 - (6) The installation of noise barriers or alterations to existing publicly owned buildings to provide for noise reduction.
 - (7) Landscaping.
 - (8) Installation of fencing, signs, pavement markings, small passenger shelters, traffic signals, and railroad warning devices where no substantial land acquisition or traffic disruption will occur.
 - (9) The following actions for transportation facilities damaged by an incident resulting in an emergency declared by the Governor of the State and concurred in by the Secretary, or a disaster or emergency declared by the President pursuant to the Robert T. Stafford Act (42 U.S.C. §5121):
 - (i) Emergency repairs under 23 U.S.C. §125; and
 - (ii) The repair, reconstruction, restoration, retrofitting, or replacement of any road, highway, bridge, tunnel, or transit facility (such as a ferry dock or bus transfer station), including ancillary transportation facilities (such as pedestrian/bicycle paths and bike lanes), that is in operation or under construction when damaged and the action:
 - (A) Occurs within the existing right-of-way and in a manner that substantially conforms to the preexisting design, function, and location as the original (which may include upgrades to meet existing codes and standards as well as upgrades warranted to address conditions that have changed since the original construction); and
 - (B) Is commenced within a 2-year period beginning on the date of the declaration.
 - (10) Acquisition of scenic easements.
 - (11) Determination of payback under 23 U.S.C. §156 for property previously acquired with Federal-aid participation.
 - (12) Improvements to existing rest areas and truck weigh stations.
 - (13) Ridesharing activities.
 - (14) Bus and rail car rehabilitation.

- (15) Alterations to facilities or vehicles in order to make them accessible for elderly and handicapped persons.
- (16) Program administration, technical assistance activities, and operating assistance to transit authorities to continue existing service or increase service to meet routine changes in demand.
- (17) The purchase of vehicles by the applicant where the use of these vehicles can be accommodated by existing facilities or by new facilities which themselves are within a CE.
- (18) Track and railbed maintenance and improvements when carried out within the existing right-of-way.
- (19) Purchase and installation of operating or maintenance equipment to be located within the transit facility and with no significant impacts off the site.
- (20) Promulgation of rules, regulations, and directives.
- (21) Deployment of electronics, photonics, communications, or information processing used singly or in combination, or as components of a fully integrated system, to improve the efficiency or safety of a surface transportation system or to enhance security or passenger convenience. Examples include, but are not limited to, traffic control and detector devices, lane management systems, electronic payment equipment, automatic vehicle locaters, automated passenger counters, computer-aided dispatching systems, radio communications systems, dynamic message signs, and security equipment including surveillance and detection cameras on roadways and in transit facilities and on buses.
- (22) Projects, as defined in 23 U.S.C. §101, that would take place entirely within the existing operational right-of-way. Existing operational right-of-way refers to right-of-way that has been disturbed for an existing transportation facility or is maintained for a transportation purpose. This area includes the features associated with the physical footprint of the transportation facility (including the roadway, bridges, interchanges, culverts, drainage, fixed guideways, mitigation areas, etc.) and other areas maintained for transportation purposes such as clear zone, traffic control signage, landscaping, any rest areas with direct access to a controlled access highway, areas maintained for safety and security of a transportation facility, parking facilities with direct access to an existing transportation facility, transit power substations, transit venting structures, and transit maintenance facilities. Portions of the right-of-way that have not been disturbed or that are not maintained for transportation purposes are not in the existing operational right-of-way.
- (23) Federally-funded projects:
 - (i) That receive less than \$5,000,000 (as adjusted annually by the Secretary to reflect any increases in the Consumer Price Index prepared by the Department of Labor, see www.fhwa.dot.gov or www.fta.dot.gov) of Federal funds; or
 - (ii) With a total estimated cost of not more than \$30,000,000 (as adjusted annually by the Secretary to reflect any increases in the Consumer Price Index prepared by the Department of Labor, see www.fhwa.dot.gov or www.fta.dot.gov) and Federal funds comprising less than 15 percent of the total estimated project cost.
- (24) Localized geotechnical and other investigation to provide information for preliminary design and for environmental analyses and permitting purposes, such as drilling test bores for soil sampling; archeological investigations for archeology resources assessment or similar survey; and wetland surveys.

(25) Environmental restoration and pollution abatement actions to minimize or mitigate the impacts of any existing transportation facility (including retrofitting and construction of stormwater treatment systems to meet Federal and State requirements under Sections 401 and 402 of the Federal Water Pollution Control Act (33 U.S.C. §1341; 1342)) carried out to address water pollution or environmental degradation.

(26) Modernization of a highway by resurfacing, restoration, rehabilitation, reconstruction, adding shoulders, or adding auxiliary lanes (including parking, weaving, turning, and climbing lanes), if the action meets the constraints in paragraph (e) of this section.

(27) Highway safety or traffic operations improvement projects, including the installation of ramp metering control devices and lighting, if the project meets the constraints in paragraph (e) of this section.

(28) Bridge rehabilitation, reconstruction, or replacement or the construction of grade separation to replace existing at-grade railroad crossings, if the actions meet the constraints in paragraph (e) of this section.

(29) Purchase, construction, replacement, or rehabilitation of ferry vessels (including improvements to ferry vessel safety, navigation, and security systems) that would not require a change in the function of the ferry terminals and can be accommodated by existing facilities or by new facilities which themselves are within a CE.

(30) Rehabilitation or reconstruction of existing ferry facilities that occupy substantially the same geographic footprint, do not result in a change in their functional use, and do not result in a substantial increase in the existing facility's capacity. Example actions include work on pedestrian and vehicle transfer structures and associated utilities, buildings, and terminals.

Appendix B: CEs listed in 23 CFR §771.117(d)

- (d) Additional actions which meet the criteria for a CE in the CEQ regulations (40 CFR §1508.4) and paragraph (a) of this section may be designated as CEs only after Administration approval unless otherwise authorized under an executed agreement pursuant to paragraph (g) of this section. The applicant shall submit documentation which demonstrates that the specific conditions or criteria for these CEs are satisfied and that significant environmental effects will not result. Examples of such actions include but are not limited to:
- (4) Transportation corridor fringe parking facilities.
 - (5) Construction of new truck weigh stations or rest areas.
 - (6) Approvals for disposal of excess right-of-way or for joint or limited use of right-of-way, where the proposed use does not have significant adverse impacts.
 - (7) Approvals for changes in access control.
 - (8) Construction of new bus storage and maintenance facilities in areas used predominantly for industrial or transportation purposes where such construction is not inconsistent with existing zoning and located on or near a street with adequate capacity to handle anticipated bus and support vehicle traffic.
 - (9) Rehabilitation or reconstruction of existing rail and bus buildings and ancillary facilities where only minor amounts of additional land are required and there is not a substantial increase in the number of users.
 - (10) Construction of bus transfer facilities (an open area consisting of passenger shelters, boarding areas, kiosks and related street improvements) when located in a commercial area or other high activity center in which there is adequate street capacity for projected bus traffic.
 - (11) Construction of rail storage and maintenance facilities in areas used predominantly for industrial or transportation purposes where such construction is not inconsistent with existing zoning and where there is no significant noise impact on the surrounding community.
 - (12) Acquisition of land for hardship or protective purposes. Hardship and protective buying will be permitted only for a particular parcel or a limited number of parcels. These types of land acquisition qualify for a CE only where the acquisition will not limit the evaluation of alternatives, including shifts in alignment for planned construction projects, which may be required in the NEPA process. No project development on such land may proceed until the NEPA process has been completed.
 - (i) Hardship acquisition is early acquisition of property by the applicant at the property owner's request to alleviate particular hardship to the owner, in contrast to others, because of an inability to sell his property. This is justified when the property owner can document on the basis of health, safety or financial reasons that remaining in the property poses an undue hardship compared to others.
 - (ii) Protective acquisition is done to prevent imminent development of a parcel which may be needed for a proposed transportation corridor or site. Documentation must clearly demonstrate that development of the land would preclude future transportation use and that such development is imminent. Advance acquisition is not permitted for the sole purpose of reducing the cost of property for a proposed project.

(13) Actions described in paragraphs (c) (26), (c)(27), and (c)(28) of this section that do not meet the constraints in paragraph (e) of this section.

(e) Actions described in (c) (26), (c)(27), and (c)(28) of this section may not be processed as CEs under paragraph (c) if they involve:

- (1) An acquisition of more than a minor amount of right-of-way or that would result in any residential or non-residential displacements;
- (2) An action that needs a bridge permit from the U.S. Coast Guard, or an action that does not meet the terms and conditions of a U.S. Army Corps of Engineers nationwide or general permit under Section 404 of the Clean Water Act and/or Section 10 of the Rivers and Harbors Act of 1899;
- (3) A finding of “adverse effect” to historic properties under the National Historic Preservation Act, the use of a resource protected under 23 U.S.C. §138 or 49 U.S.C. §303 (Section 4(f)) except for actions resulting in de minimis impacts, or a finding of “may affect, likely to adversely affect” threatened or endangered species or critical habitat under the Endangered Species Act;
- (4) Construction of temporary access, or the closure of existing road, bridge, or ramps, that would result in major traffic disruptions;
- (5) Changes in access control;
- (6) A floodplain encroachment other than functionally dependent uses (e.g., bridges, wetlands) or actions that facilitate open space use (e.g., recreational trails, bicycle and pedestrian paths); or construction activities in, across or adjacent to a river component designated or proposed for inclusion in the National System of Wild and Scenic Rivers.

Appendix C: VDOT CE Determination Qualifying Thresholds

If any of the conditions listed below are true, the project *does not* qualify for a VDOT CE determination and would require a NEPA approval from FHWA.

1. Involves acquisition of more than minor amounts of temporary or permanent right of way acquisition. Considerations for whether the amount of acquisition qualifies as minor include, but are not limited to, the context and intensity of the impact, the size of the parcel, and the effect on the parcel's function;
2. Involves acquisitions that result in more than limited residential and non-residential displacements, considering the context and intensity of the impact;
3. Results in capacity expansion of a roadway by addition of through lanes;
4. Involves the construction of temporary access, or the closure of an existing road, bridge, or ramps, that would result in major traffic disruptions. Considerations for whether the traffic disruptions qualify as major include, but are not limited to, the context and intensity of the impact, the amount of travel delay, the time during which the facility is closed, the amount of traffic volume utilizing the facility, and the distance of the detour route;
5. Results in a determination of adverse effect on historic properties pursuant to Section 106 of the National Historic Preservation Act (54 U.S.C. §306108);
6. Requires the use of properties protected by Section 4(f) (49 U.S.C. § 303/23 U.S.C. §138) that cannot be documented with an FHWA *de minimis* determination or a programmatic Section 4(f) evaluation signed by FHWA;
7. Requires the acquisition of lands under the protection of Section 6(f) of the Land and Water Conservation Act of 1965 (54 U.S.C. §200305) or other unique areas or special lands that were acquired in fee or easement with federal public-use-money and have deed restrictions or covenants on the property;
8. Requires a U.S. Army Corps of Engineers Section 404 (33 U.S.C. §1344) permit other than a Nationwide or a General Permit;
9. Requires a U.S. Coast Guard bridge permit (33 U.S.C. §401);
10. Requires work that will cause an increase of the flood level by more than one foot within a regulatory floodway of water courses or water bodies, or work affecting the base floodplain (100-year flood) elevations of a water course or lake, pursuant to 23 CFR §650 subpart A;
11. Is defined as a "Type I project" per 23 CFR §772.5 and the VDOT noise manual for purposes of a noise analysis;
12. Is likely to adversely affect federally listed species or designated critical habitat, with the exception of a "may affect, likely to adversely affect" (MALAA) determination for the Northern Long-Eared Bat or Indiana Bat when the project is within the scope of the Section 7 range-wide programmatic consultation for those species;
13. Involves any known or potential hazardous materials issues that represent a substantial liability or require substantial regulatory negotiation to resolve. Sites representing substantial liability would not include minor issues such as low-level petroleum impacts or minimal solid waste;
14. Does not meet the provisions of the "Planning Documents and NEPA Approvals" document. In accordance with 23 CFR §450 and the agreement among FHWA, VDOT, the Federal Transit Administration, and the Virginia Department of Rail and Public Transportation, actions listed in 23 CFR §771.117(c) and 23 CFR §771.117(d) may be grouped;
15. Causes disproportionately high and adverse effects on any minority or low-income populations;
16. Involves consideration of multiple NEPA alternatives under consideration;
17. Is an action listed in 23 CFR §771.115(a); or
18. Involves unusual circumstances, pursuant to 23 CFR §771.117(b).

Appendix D: VDOT CE Determination Form

(Last Revised: 10/18/2017)

Programmatic Categorical Exclusion (PCE)

Project Information		
Project Name: Project Number: UPC: Route Number: Project Limit--From: Project Description: Additional Project Description: Purpose and Need:	Federal Project#: Project Type: Charge Number: Route Type: To:	
District:	City/County:	Residency:

The subject project meets the criteria for a Programmatic Categorical Exclusion in accordance with:
 - 23 CFR 771.117

Description of PCE Category:
 C-XX

UNUSUAL CIRCUMSTANCES (YES/NO):

- NO Significant environmental impacts
Determination:
- NO Substantial controversy on environmental grounds
Determination:
- NO Significant impact on properties protected by Section 4(f) of the Department of Transportation Act or Section 106 of the National Historic Preservation Act
Determination:
- NO Inconsistencies with any Federal, State, or local law, requirement or administrative determination relating to the environmental aspects of the action
Determination:



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IMPACTS (YES/NO):

- NO Involves acquisition of more than minor amounts of temporary or permanent right of way acquisition
Determination:
- NO Involves acquisitions that result in more than limited residential and non-residential displacements, based on the context and intensity of the impact
Determination:
- NO Results in capacity expansion of a roadway by addition of through lanes
Determination:
- NO Involves the construction of temporary access, or the closure of an existing road, bridge, or ramps, that would result in major traffic disruptions, based on the context and intensity of the impact
Determination:
- NO Results in a determination of adverse effect on historic properties pursuant to Section 106 of the National Historic Preservation Act (54 U.S.C. §306108)
Determination:
- NO Requires the use of properties protected by Section 4(f) (49 U.S.C. § 303/23 U.S.C. § 138) that cannot be documented with an FHWA *de minimis* determination, or a programmatic Section 4(f) evaluation signed by FHWA
Determination:
- NO Requires the acquisition of lands under the protection of Section 6(f) of the Land and Water Conservation Act of 1965 (54 U.S.C. § 200305) or other unique areas or special lands that were acquired in fee or easement with federal public-use-money and have deed restrictions or covenants on the property
Determination:
- NO Requires a U.S. Army Corps of Engineers Section 404 (33 U.S.C. § 1344 permit other than a Nationwide or a General Permit
Determination:
- NO Requires a U.S. Coast Guard bridge permit (33 U.S.C. § 401)
Determination:
- NO Requires work that will cause an increase of the flood level by more than one foot within a regulatory floodway of water courses or water bodies or work affecting the base floodplain (100-year flood) elevations of a water course or lake, pursuant to 23 CFR §650 subpart A
Determination:
- NO Is defined as a "Type I project" per 23 CFR §772.5 and the VDOT noise manual for purposes of a noise analysis
Determination:
- NO Is likely to adversely affect federally listed species or designated critical habitat, with the exception of a "may affect, likely to adversely affect" (MALAA) determination for the Northern Long-Eared Bat or Indiana Bat when the project is within the scope of the Section 7 range-wide programmatic consultation for those species
Determination:
- NO Involves any known or potential hazardous materials issues that represent a substantial liability or require substantial regulatory negotiation to resolve. Sites representing substantial liability would not include minor issues such as low-level petroleum impacts or minimal solid waste
Determination:
- NO Does not meet the provisions of the "Planning Documents and NEPA Approvals" document. In accordance with 23 CFR §450 and the FHWA/VDOT/Federal Transit Administration/Virginia Department of Rail and Public Transportation MOA Statewide Transportation Improvement Program (STIP) Procedures MOA, actions listed in 23 CFR §771.117(e) and 23 CFR §771.117(d) may be grouped
Determination:
- NO Causes disproportionately high and adverse effects on any minority or low-income populations
Determination:
- NO Involves consideration of multiple NEPA alternatives
Determination:
- NO Is an action listed in 23 CFR §771.115(a)
Determination:
- NO Involves unusual circumstances, pursuant to 23 CFR §771.117(b)
Determination:

Environmental Manager, CE Determination

Date



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10/18/2017

Appendix D: VDOT CE Determination Form

(Last Revised: 10/18/2017)

Programmatic Categorical Exclusion (PCE)

Project Information		
Project Name:	Federal Project#:	
Project Number:	Project Type:	
UPC:	Charge Number:	
Route Number:	Route Type:	
Project Limit--From:	To:	
Project Description:		
Additional Project Description:		
Purpose and Need:		
District:	City/County:	Residency:

The subject project meets the criteria for a Programmatic Categorical Exclusion in accordance with:
 - 23 CFR 771.117

Description of PCE Category:
 C-XX

UNUSUAL CIRCUMSTANCES (YES/NO):

- NO Significant environmental impacts
Determination:
- NO Substantial controversy on environmental grounds
Determination:
- NO Significant impact on properties protected by Section 4(f) of the Department of Transportation Act or Section 106 of the National Historic Preservation Act
Determination:
- NO Inconsistencies with any Federal, State, or local law, requirement or administrative determination relating to the environmental aspects of the action
Determination:



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10/18/2017

[Link to an amendment published at 85 FR 43374, July 16, 2020.](#)

AUTHORITY: NEPA, the Environmental Quality Improvement Act of 1970, as amended (42 U.S.C. 4371 *et seq.*), sec. 309 of the Clean Air Act, as amended (42 U.S.C. 7609), and E.O. 11514 (Mar. 5, 1970, as amended by E.O. 11991, May 24, 1977).

SOURCE: 43 FR 56003, Nov. 29, 1978, unless otherwise noted.

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§1508.1 Terminology.

The terminology of this part shall be uniform throughout the Federal Government.

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§1508.2 Act.

Act means the National Environmental Policy Act, as amended (42 U.S.C. 4321, *et seq.*) which is also referred to as "NEPA."

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§1508.3 Affecting.

Affecting means will or may have an effect on.

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§1508.4 Categorical exclusion.

Categorical exclusion means a category of actions which do not individually or cumulatively have a significant effect on the human environment and which have been found to have no such effect in procedures adopted by a Federal agency in implementation of these regulations (§1507.3) and for which, therefore, neither an environmental assessment nor an environmental impact statement is required. An agency may decide in its procedures or otherwise, to prepare environmental assessments for the reasons

§1508.4 Categorical exclusion.

Categorical exclusion means a category of actions which do not individually or cumulatively have a significant effect on the human environment and which have been found to have no such effect in procedures adopted by a Federal agency in implementation of these regulations (§1507.3) and for which, therefore, neither an environmental assessment nor an environmental impact statement is required. An agency may decide in its procedures or otherwise, to prepare environmental assessments for the reasons stated in §1508.9 even though it is not required to do so. Any procedures under this section shall provide for extraordinary circumstances in which a normally excluded action may have a significant environmental effect.

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§1508.5 Cooperating agency.

Cooperating agency means any Federal agency other than a lead agency which has jurisdiction by law or special expertise with respect to any environmental impact involved in a proposal (or a reasonable alternative) for legislation or other major Federal action significantly affecting the quality of the human environment. The selection and responsibilities of a cooperating agency are described in §1501.6. A State or local agency of similar qualifications or, when the effects are on a reservation, an Indian Tribe, may by agreement with the lead agency become a cooperating agency.

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§1508.6 Council.

Council means the Council on Environmental Quality established by title II of the Act.

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§1508.7 Cumulative impact.

Cumulative impact is the impact on the environment which results from the incremental impact of the action when added to other past, present, and reasonably foreseeable future actions regardless of what

§1508.7 Cumulative impact.

Cumulative impact is the impact on the environment which results from the incremental impact of the action when added to other past, present, and reasonably foreseeable future actions regardless of what agency (Federal or non-Federal) or person undertakes such other actions. Cumulative impacts can result from individually minor but collectively significant actions taking place over a period of time.

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§1508.8 Effects.

Effects include:

- (a) Direct effects, which are caused by the action and occur at the same time and place.
- (b) Indirect effects, which are caused by the action and are later in time or farther removed in distance, but are still reasonably foreseeable. Indirect effects may include growth inducing effects and other effects related to induced changes in the pattern of land use, population density or growth rate, and related effects on air and water and other natural systems, including ecosystems.

Effects and impacts as used in these regulations are synonymous. Effects includes ecological (such as the effects on natural resources and on the components, structures, and functioning of affected ecosystems), aesthetic, historic, cultural, economic, social, or health, whether direct, indirect, or cumulative. Effects may also include those resulting from actions which may have both beneficial and detrimental effects, even if on balance the agency believes that the effect will be beneficial.

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§1508.9 Environmental assessment.

Environmental assessment:

- (a) Means a concise public document for which a Federal agency is responsible that serves to:

§1508.9 Environmental assessment.

Environmental assessment:

(a) Means a concise public document for which a Federal agency is responsible that serves to:

(1) Briefly provide sufficient evidence and analysis for determining whether to prepare an environmental impact statement or a finding of no significant impact.

(2) Aid an agency's compliance with the Act when no environmental impact statement is necessary.

(3) Facilitate preparation of a statement when one is necessary.

(b) Shall include brief discussions of the need for the proposal, of alternatives as required by section 102(2)(E), of the environmental impacts of the proposed action and alternatives, and a listing of agencies and persons consulted.

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§1508.10 Environmental document.

Environmental document includes the documents specified in §1508.9 (environmental assessment), §1508.11 (environmental impact statement), §1508.13 (finding of no significant impact), and §1508.22 (notice of intent).

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§1508.11 Environmental impact statement.

Environmental impact statement means a detailed written statement as required by section 102(2)(C) of the Act.

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§1508.11 Environmental impact statement.

Environmental impact statement means a detailed written statement as required by section 102(2)(C) of the Act.

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§1508.12 Federal agency.

Federal agency means all agencies of the Federal Government. It does not mean the Congress, the Judiciary, or the President, including the performance of staff functions for the President in his Executive Office. It also includes for purposes of these regulations States and units of general local government and Indian tribes assuming NEPA responsibilities under section 104(h) of the Housing and Community Development Act of 1974.

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§1508.13 Finding of no significant impact.

Finding of no significant impact means a document by a Federal agency briefly presenting the reasons why an action, not otherwise excluded (§1508.4), will not have a significant effect on the human environment and for which an environmental impact statement therefore will not be prepared. It shall include the environmental assessment or a summary of it and shall note any other environmental documents related to it (§1501.7(a)(5)). If the assessment is included, the finding need not repeat any of the discussion in the assessment but may incorporate it by reference.

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§1508.14 Human environment.

Human environment shall be interpreted comprehensively to include the natural and physical environment and the relationship of people with that environment. (See the definition of “effects” (§1508.8).)

This means that economic or social effects are not intended by themselves to require preparation of an

Finding of no significant impact means a document by a Federal agency briefly presenting the reasons why an action, not otherwise excluded (§1508.4), will not have a significant effect on the human environment and for which an environmental impact statement therefore will not be prepared. It shall include the environmental assessment or a summary of it and shall note any other environmental documents related to it (§1501.7(a)(5)). If the assessment is included, the finding need not repeat any of the discussion in the assessment but may incorporate it by reference.

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§1508.14 Human environment.

Human environment shall be interpreted comprehensively to include the natural and physical environment and the relationship of people with that environment. (See the definition of “effects” (§1508.8).) This means that economic or social effects are not intended by themselves to require preparation of an environmental impact statement. When an environmental impact statement is prepared and economic or social and natural or physical environmental effects are interrelated, then the environmental impact statement will discuss all of these effects on the human environment.

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§1508.15 Jurisdiction by law.

Jurisdiction by law means agency authority to approve, veto, or finance all or part of the proposal.

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§1508.16 Lead agency.

Lead agency means the agency or agencies preparing or having taken primary responsibility for preparing the environmental impact statement.

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§1508.17 Legislation.

§1508.17 Legislation.

Legislation includes a bill or legislative proposal to Congress developed by or with the significant cooperation and support of a Federal agency, but does not include requests for appropriations. The test for significant cooperation is whether the proposal is in fact predominantly that of the agency rather than another source. Drafting does not by itself constitute significant cooperation. Proposals for legislation include requests for ratification of treaties. Only the agency which has primary responsibility for the subject matter involved will prepare a legislative environmental impact statement.

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§1508.18 Major Federal action.

Major Federal action includes actions with effects that may be major and which are potentially subject to Federal control and responsibility. Major reinforces but does not have a meaning independent of significantly (§1508.27). Actions include the circumstance where the responsible officials fail to act and that failure to act is reviewable by courts or administrative tribunals under the Administrative Procedure Act or other applicable law as agency action.

(a) Actions include new and continuing activities, including projects and programs entirely or partly financed, assisted, conducted, regulated, or approved by federal agencies; new or revised agency rules, regulations, plans, policies, or procedures; and legislative proposals (§§1506.8, 1508.17). Actions do not include funding assistance solely in the form of general revenue sharing funds, distributed under the State and Local Fiscal Assistance Act of 1972, 31 U.S.C. 1221 *et seq.*, with no Federal agency control over the subsequent use of such funds. Actions do not include bringing judicial or administrative civil or criminal enforcement actions.

(b) Federal actions tend to fall within one of the following categories:

(1) Adoption of official policy, such as rules, regulations, and interpretations adopted pursuant to the Administrative Procedure Act, 5 U.S.C. 551 *et seq.*; treaties and international conventions or agreements; formal documents establishing an agency's policies which will result in or substantially alter agency programs.

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(2) Adoption of formal plans, such as official documents prepared or approved by federal agencies which guide or prescribe alternative uses of Federal resources, upon which future agency actions will be based.

(3) Adoption of programs, such as a group of concerted actions to implement a specific policy or plan; systematic and connected agency decisions allocating agency resources to implement a specific statutory program or executive directive.

(4) Approval of specific projects, such as construction or management activities located in a defined geographic area. Projects include actions approved by permit or other regulatory decision as well as federal and federally assisted activities.

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§1508.19 Matter.

Matter includes for purposes of part 1504:

(a) With respect to the Environmental Protection Agency, any proposed legislation, project, action or regulation as those terms are used in section 309(a) of the Clean Air Act (42 U.S.C. 7609).

(b) With respect to all other agencies, any proposed major federal action to which section 102(2)(C) of NEPA applies.

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§1508.20 Mitigation.

Mitigation includes:

(a) Avoiding the impact altogether by not taking a certain action or parts of an action.

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§1508.20 Mitigation.

Mitigation includes:

- (a) Avoiding the impact altogether by not taking a certain action or parts of an action.
- (b) Minimizing impacts by limiting the degree or magnitude of the action and its implementation.
- (c) Rectifying the impact by repairing, rehabilitating, or restoring the affected environment.
- (d) Reducing or eliminating the impact over time by preservation and maintenance operations during the of the action.
- (e) Compensating for the impact by replacing or providing substitute resources or environments.

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§1508.21 NEPA process.

NEPA process means all measures necessary for compliance with the requirements of section 2 and title I of NEPA.

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§1508.22 Notice of intent.

Notice of intent means a notice that an environmental impact statement will be prepared and considered. The notice shall briefly:

- (b) Describe the agency's proposed scoping process including whether, when, and where any scoping

§1508.22 Notice of intent.

Notice of intent means a notice that an environmental impact statement will be prepared and considered. The notice shall briefly:

(a) Describe the proposed action and possible alternatives.

(b) Describe the agency's proposed scoping process including whether, when, and where any scoping meeting will be held.

(c) State the name and address of a person within the agency who can answer questions about the proposed action and the environmental impact statement.

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§1508.23 Proposal.

Proposal exists at that stage in the development of an action when an agency subject to the Act has a goal and is actively preparing to make a decision on one or more alternative means of accomplishing that goal and the effects can be meaningfully evaluated. Preparation of an environmental impact statement on a proposal should be timed (§1502.5) so that the final statement may be completed in time for the statement to be included in any recommendation or report on the proposal. A proposal may exist in fact as well as by agency declaration that one exists.

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§1508.24 Referring agency.

Referring agency means the federal agency which has referred any matter to the Council after a determination that the matter is unsatisfactory from the standpoint of public health or welfare or environmental quality.

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Scope consists of the range of actions, alternatives, and impacts to be considered in an environmental impact statement. The scope of an individual statement may depend on its relationships to other statements (§§1502.20 and 1508.28). To determine the scope of environmental impact statements, agencies shall consider 3 types of actions, 3 types of alternatives, and 3 types of impacts. They include:

(a) Actions (other than unconnected single actions) which may be:

(1) Connected actions, which means that they are closely related and therefore should be discussed in the same impact statement. Actions are connected if they:

- (i) Automatically trigger other actions which may require environmental impact statements.
 - (ii) Cannot or will not proceed unless other actions are taken previously or simultaneously.
 - (iii) Are interdependent parts of a larger action and depend on the larger action for their justification.
- (2) Cumulative actions, which when viewed with other proposed actions have cumulatively significant impacts and should therefore be discussed in the same impact statement.

(3) Similar actions, which when viewed with other reasonably foreseeable or proposed agency actions, have similarities that provide a basis for evaluating their environmental consequences together, such as common timing or geography. An agency may wish to analyze these actions in the same impact statement. It should do so when the best way to assess adequately the combined impacts of similar actions or reasonable alternatives to such actions is to treat them in a single impact statement.

(b) Alternatives, which include:

(1) No action alternative.

(2) Other reasonable courses of actions.

(3) Mitigation measures (not in the proposed action).

(2) Other reasonable courses of actions.

(3) Mitigation measures (not in the proposed action).

(c) Impacts, which may be: (1) Direct; (2) indirect; (3) cumulative.

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§1508.26 Special expertise.

Special expertise means statutory responsibility, agency mission, or related program experience.

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§1508.27 Significantly.

Significantly as used in NEPA requires considerations of both context and intensity:

(a) *Context.* This means that the significance of an action must be analyzed in several contexts such as society as a whole (human, national), the affected region, the affected interests, and the locality. Significance varies with the setting of the proposed action. For instance, in the case of a site-specific action, significance would usually depend upon the effects in the locale rather than in the world as a whole. Both short- and long-term effects are relevant.

(b) *Intensity.* This refers to the severity of impact. Responsible officials must bear in mind that more than one agency may make decisions about partial aspects of a major action. The following should be considered in evaluating intensity:

(1) Impacts that may be both beneficial and adverse. A significant effect may exist even if the Federal agency believes that on balance the effect will be beneficial.

(2) The degree to which the proposed action affects public health or safety.

(3) Unique characteristics of the geographic area such as proximity to historic or cultural resources, park

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(1) Impacts that may be both beneficial and adverse. A significant effect may exist even if the Federal agency believes that on balance the effect will be beneficial.

(2) The degree to which the proposed action affects public health or safety.

(3) Unique characteristics of the geographic area such as proximity to historic or cultural resources, park lands, prime farmlands, wetlands, wild and scenic rivers, or ecologically critical areas.

(4) The degree to which the effects on the quality of the human environment are likely to be highly controversial.

(5) The degree to which the possible effects on the human environment are highly uncertain or involve unique or unknown risks.

(6) The degree to which the action may establish a precedent for future actions with significant effects or represents a decision in principle about a future consideration.

(7) Whether the action is related to other actions with individually insignificant but cumulatively significant impacts. Significance exists if it is reasonable to anticipate a cumulatively significant impact on the environment. Significance cannot be avoided by terming an action temporary or by breaking it down into small component parts.

(8) The degree to which the action may adversely affect districts, sites, highways, structures, or objects listed in or eligible for listing in the National Register of Historic Places or may cause loss or destruction of

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§1508.28 Tiering.

Tiering refers to the coverage of general matters in broader environmental impact statements (such as national program or policy statements) with subsequent narrower statements or environmental analyses (such as regional or basinwide program statements or ultimately site-specific statements) incorporating by reference the general discussions and concentrating solely on the issues specific to the statement subsequently prepared. Tiering is appropriate when the sequence of statements or analyses is:

(a) From a program, plan, or policy environmental impact statement to a program, plan, or policy statement or analysis of lesser scope or to a site-specific statement or analysis.

(b) From an environmental impact statement on a specific action at an early stage (such as need and site selection) to a supplement (which is preferred) or a subsequent statement or analysis at a later stage (such as environmental mitigation). Tiering in such cases is appropriate when it helps the lead agency to focus on the issues which are ripe for decision and exclude from consideration issues already decided or not yet ripe.

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§771.117 FHWA categorical exclusions.

(a) CEs are actions that meet the definition contained in 40 CFR 1508.4, and, based on FHWA's past experience with similar actions, do not involve significant environmental impacts. They are actions that: Do not induce significant impacts to planned growth or land use for the area; do not require the relocation of significant numbers of people; do not have a significant impact on any natural, cultural, recreational, historic or other resource; do not involve significant air, noise, or water quality impacts; do not have significant impacts on travel patterns; or do not otherwise, either individually or cumulatively, have any significant environmental impacts.

(b) Any action that normally would be classified as a CE but could involve unusual circumstances will require the FHWA, in cooperation with the applicant, to conduct appropriate environmental studies to determine if the CE classification is proper. Such unusual circumstances include:

(1) Significant environmental impacts;

(2) Substantial controversy on environmental grounds;

(3) Significant impact on properties protected by Section 4(f) requirements or Section 106 of the National Historic Preservation Act; or

(4) Inconsistencies with any Federal, State, or local law, requirement or administrative determination relating to the environmental aspects of the action.

(c) The following actions meet the criteria for CEs in the CEQ regulations (40 CFR 1508.4) and paragraph (a) of this section and normally do not require any further NEPA approvals by the FHWA:

(1) Activities that do not involve or lead directly to construction, such as planning and research activities; grants for training; engineering to define the elements of a proposed action or alternatives so that social, economic, and environmental effects can be assessed; and Federal-aid system revisions that establish classes of highways on the Federal-aid highway system.

(2) Approval of utility installations along or across a transportation facility.

(3) Construction of bicycle and pedestrian lanes, paths, and facilities.

(4) Activities included in the State's highway safety plan under 23 U.S.C. 402.

(5) Transfer of Federal lands pursuant to 23 U.S.C. 107(d) and/or 23 U.S.C. 317 when the land transfer is in support of an action that is not otherwise subject to FHWA review under NEPA.

(6) The installation of noise barriers or alterations to existing publicly owned buildings to provide for noise reduction.

(7) Landscaping.

(8) Installation of fencing, signs, pavement markings, small passenger shelters, traffic signals, and railroad warning devices where no substantial land acquisition or traffic disruption will occur.

(9) The following actions for transportation facilities damaged by an incident resulting in an emergency declared by the Governor of the State and concurred in by the Secretary, or a disaster or emergency declared by the President pursuant to the Robert T. Stafford Act (42 U.S.C. 5121):

(i) Emergency repairs under 23 U.S.C. 125; and

(ii) The repair, reconstruction, restoration, retrofitting, or replacement of any road, highway, bridge, tunnel, or transit facility (such as a ferry dock or bus transfer station), including ancillary transportation facilities (such as pedestrian/bicycle paths and bike lanes), that is in operation or under construction when damaged and the action:

(A) Occurs within the existing right-of-way and in a manner that substantially conforms to the preexisting design, function, and location as the original (which may include upgrades to meet existing codes and standards as well as upgrades warranted to address conditions that have changed since the original construction); and

(B) Is commenced within a 2-year period beginning on the date of the declaration.

(10) Acquisition of scenic easements.

(11) Determination of payback under 23 U.S.C. 156 for property previously acquired with Federal-aid participation.

(12) Improvements to existing rest areas and truck weigh stations.

(13) Ridesharing activities.

(14) Bus and rail car rehabilitation.

(15) Alterations to facilities or vehicles in order to make them accessible for elderly and handicapped persons.

(16) Program administration, technical assistance activities, and operating assistance to transit authorities to continue existing service or increase service to meet routine changes in demand.

(17) The purchase of vehicles by the applicant where the use of these vehicles can be accommodated by existing facilities or by new facilities that themselves are within a CE.

(18) Track and railbed maintenance and improvements when carried out within the existing right-of-way.

(19) Purchase and installation of operating or maintenance equipment to be located within the transit facility and with no significant impacts off the site.

(20) Promulgation of rules, regulations, and directives.

(21) Deployment of electronics, photonics, communications, or information processing used singly or in combination, or as components of a fully integrated system, to improve the efficiency or safety of a surface transportation system or to enhance security or passenger convenience. Examples include, but are not limited to, traffic control and detector devices, lane management systems, electronic payment equipment, automatic vehicle locaters, automated passenger counters, computer-aided dispatching systems, radio communications systems, dynamic message signs, and security equipment including surveillance and detection cameras on roadways and in transit facilities and on buses.

(22) Projects, as defined in 23 U.S.C. 101, that would take place entirely within the existing operational right-of-way. Existing operational right-of-way means all real property interests acquired for the construction, operation, or mitigation of a project. This area includes the features associated with the physical footprint of the project including but not limited to the roadway, bridges, interchanges, culverts, drainage, clear zone, traffic control signage, landscaping, and any rest areas with direct access to a controlled access highway. This also includes fixed guideways, mitigation areas, areas maintained or used for safety and security of a transportation facility, parking facilities with direct access to an existing transportation facility, transportation power substations, transportation venting structures, and transportation maintenance facilities.

(23) Federally funded projects:

(i) That receive less than \$5,000,000 (as adjusted annually by the Secretary to reflect any increases in the Consumer Price Index prepared by the Department of Labor, see www.fhwa.dot.gov or www.fta.dot.gov) of Federal funds; or

(ii) With a total estimated cost of not more than \$30,000,000 (as adjusted annually by the Secretary to reflect any increases in the Consumer Price Index prepared by the Department of Labor, see www.fhwa.dot.gov or www.fta.dot.gov) and Federal funds comprising less than 15 percent of the total estimated project cost.

(24) Localized geotechnical and other investigation to provide information for preliminary design and for environmental analyses and permitting purposes, such as drilling test bores for soil sampling; archeological investigations for archeology resources assessment or similar survey; and wetland surveys.

(25) Environmental restoration and pollution abatement actions to minimize or mitigate the impacts of any existing transportation facility (including retrofitting and construction of stormwater treatment systems to meet Federal and State requirements under sections 401 and 402 of the Federal Water Pollution Control Act (33 U.S.C. 1341; 1342)) carried out to address water pollution or environmental degradation.

(26) Modernization of a highway by resurfacing, restoration, rehabilitation, reconstruction, adding shoulders, or adding auxiliary lanes (including parking, weaving, turning, and climbing lanes), if the action meets the constraints in paragraph (e) of this section.

(27) Highway safety or traffic operations improvement projects, including the installation of ramp metering control devices and lighting, if the project meets the constraints in paragraph (e) of this section.

(28) Bridge rehabilitation, reconstruction, or replacement or the construction of grade separation to replace existing at-grade railroad crossings, if the actions meet the constraints in paragraph (e) of this section.

(29) Purchase, construction, replacement, or rehabilitation of ferry vessels (including improvements to ferry vessel safety, navigation, and security systems) that would not require a change in the function of the ferry terminals and can be accommodated by existing facilities or by new facilities that themselves are within a CE.

(30) Rehabilitation or reconstruction of existing ferry facilities that occupy substantially the same geographic footprint, do not result in a change in their functional use, and do not result in a substantial increase in the existing facility's capacity. Example actions include work on pedestrian and vehicle transfer structures and associated utilities, buildings, and terminals.

(d) Additional actions that meet the criteria for a CE in the CEQ regulations (40 CFR 1508.4) and paragraph (a) of this section may be designated as CEs only after Administration approval unless otherwise authorized under an executed agreement pursuant to paragraph (g) of this section. The applicant must submit documentation that demonstrates that the specific conditions or criteria for these CEs are satisfied, and that significant environmental effects will not result. Examples of such actions include but are not limited to:

(1)-(3) [Reserved]

(4) Transportation corridor fringe parking facilities.

(5) Construction of new truck weigh stations or rest areas.

(6) Approvals for disposal of excess right-of-way or for joint or limited use of right-of-way, where the proposed use does not have significant adverse impacts.

(7) Approvals for changes in access control.

(8) Construction of new bus storage and maintenance facilities in areas used predominantly for industrial or transportation purposes where such construction is not inconsistent with existing zoning and located on or near a street with adequate capacity to handle anticipated bus and support vehicle traffic.

(9) Rehabilitation or reconstruction of existing rail and bus buildings and ancillary facilities where only minor amounts of additional land are required, and there is not a substantial increase in the number of users.

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(b) Any action that normally would be classified as a CE but could involve unusual circumstances will require the FHWA, in cooperation with the applicant, to conduct appropriate environmental studies to determine if the CE classification is proper. Such unusual circumstances include:

(1) Significant environmental impacts;

(2) Substantial controversy on environmental grounds;

(3) Significant impact on properties protected by Section 4(f) requirements or Section 106 of the National Historic Preservation Act; or

(4) Inconsistencies with any Federal, State, or local law, requirement or administrative determination relating to the environmental aspects of the action.

(c) The following actions meet the criteria for CEs in the CEQ regulations (40 CFR 1508.4) and paragraph (a) of this section and normally do not require any further NEPA approvals by the FHWA:

(1) Activities that do not involve or lead directly to construction, such as planning and research activities; grants for training; engineering to define the elements of a proposed action or alternatives so that social, economic, and environmental effects can be assessed; and Federal-aid system revisions that establish classes of highways on the Federal-aid highway system.

(2) Approval of utility installations along or across a transportation facility.

(3) Construction of bicycle and pedestrian lanes, paths, and facilities.

(4) Activities included in the State's highway safety plan under 23 U.S.C. 402.

(5) Transfer of Federal lands pursuant to 23 U.S.C. 107(d) and/or 23 U.S.C. 317 when the land transfer is in support of an action that is not otherwise subject to FHWA review under NEPA.

(6) The installation of noise barriers or alterations to existing publicly owned buildings to provide for noise reduction.

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(A) Occurs within the existing right-of-way and in a manner that substantially conforms to the preexisting design, function, and location as the original (which may include upgrades to meet existing codes and standards as well as upgrades warranted to address conditions that have changed since the original construction); and

(B) Is commenced within a 2-year period beginning on the date of the declaration.

(10) Acquisition of scenic easements.

(11) Determination of payback under 23 U.S.C. 156 for property previously acquired with Federal-aid participation.

(12) Improvements to existing rest areas and truck weigh stations.

(13) Ridesharing activities.

(14) Bus and rail car rehabilitation.

(15) Alterations to facilities or vehicles in order to make them accessible for elderly and handicapped persons.

(16) Program administration, technical assistance activities, and operating assistance to transit authorities to continue existing service or increase service to meet routine changes in demand.

(17) The purchase of vehicles by the applicant where the use of these vehicles can be accommodated by existing facilities or by new facilities that themselves are within a CE.

(18) Track and railbed maintenance and improvements when carried out within the existing right-of-way.

(19) Purchase and installation of operating or maintenance equipment to be located within the transit facility and with no significant impacts off the site.

(20) Promulgation of rules, regulations, and directives.

(21) Deployment of electronics, photonics, communications, or information processing used singly or in combination, or as components of a fully integrated system, to improve the efficiency or safety of a surface transportation system or to enhance security or passenger convenience. Examples include, but are not limited to, traffic control and detector devices, lane management systems, electronic payment equipment, automatic vehicle locaters, automated passenger counters, computer-aided dispatching systems, radio communications systems, dynamic message signs, and security equipment including surveillance and detection cameras on roadways and in transit facilities and on buses.

(22) Projects, as defined in 23 U.S.C. 101, that would take place entirely within the existing operational right-of-way. Existing operational right-of-way means all real property interests acquired for the construction, operation, or mitigation of a project. This area includes the features associated with the physical footprint of the project including but not limited to the roadway, bridges, interchanges, culverts, drainage, clear zone, traffic control signage, landscaping, and any rest areas with direct access to a controlled access highway. This also includes fixed guideways, mitigation areas, areas maintained or used for safety and security of a transportation facility, parking facilities with direct access to an existing transportation facility, transportation power substations, transportation venting structures, and transportation maintenance facilities.

(23) Federally funded projects:

(i) That receive less than \$5,000,000 (as adjusted annually by the Secretary to reflect any increases in the Consumer Price Index prepared by the Department of Labor, see www.fhwa.dot.gov or www.fta.dot.gov) of Federal funds; or

(ii) With a total estimated cost of not more than \$30,000,000 (as adjusted annually by the Secretary to reflect any increases in the Consumer Price Index prepared by the Department of Labor, see www.fhwa.dot.gov or www.fta.dot.gov) and Federal funds comprising less than 15 percent of the total estimated project cost.

(24) Localized geotechnical and other investigation to provide information for preliminary design and for environmental analyses and permitting purposes, such as drilling test bores for soil sampling; archeological investigations for archeology resources assessment or similar survey; and wetland surveys.

(25) Environmental restoration and pollution abatement actions to minimize or mitigate the impacts of any existing transportation facility (including retrofitting and construction of stormwater treatment systems to meet Federal and State requirements under sections 401 and 402 of the Federal Water Pollution Control Act (33 U.S.C. 1341; 1342)) carried out to address water pollution or environmental degradation.

(26) Modernization of a highway by resurfacing, restoration, rehabilitation, reconstruction, adding shoulders, or adding auxiliary lanes (including parking, weaving, turning, and climbing lanes), if the action meets the constraints in paragraph (e) of this section.

(27) Highway safety or traffic operations improvement projects, including the installation of ramp metering control devices and lighting, if the project meets the constraints in paragraph (e) of this section.

(28) Bridge rehabilitation, reconstruction, or replacement or the construction of grade separation to replace existing at-grade railroad crossings, if the actions meet the constraints in paragraph (e) of this section.

(29) Purchase, construction, replacement, or rehabilitation of ferry vessels (including improvements to ferry vessel safety, navigation, and security systems) that would not require a change in the function of the ferry terminals and can be accommodated by existing facilities or by new facilities that themselves are within a CE.

(30) Rehabilitation or reconstruction of existing ferry facilities that occupy substantially the same geographic footprint, do not result in a change in their functional use, and do not result in a substantial increase in the existing facility's capacity. Example actions include work on pedestrian and vehicle transfer structures and associated utilities, buildings, and terminals.

(d) Additional actions that meet the criteria for a CE in the CEQ regulations (40 CFR 1508.4) and paragraph (a) of this section may be designated as CEs only after Administration approval unless otherwise authorized under an executed agreement pursuant to paragraph (g) of this section. The applicant must submit documentation that demonstrates that the specific conditions or criteria for these CEs are satisfied, and that significant environmental effects will not result. Examples of such actions include but are not limited to:

(1)-(3) [Reserved]

(4) Transportation corridor fringe parking facilities.

(5) Construction of new truck weigh stations or rest areas.

(6) Approvals for disposal of excess right-of-way or for joint or limited use of right-of-way, where the proposed use does not have significant adverse impacts.

(7) Approvals for changes in access control.

(8) Construction of new bus storage and maintenance facilities in areas used predominantly for industrial or transportation purposes where such construction is not inconsistent with existing zoning and located on or near a street with adequate capacity to handle anticipated bus and support vehicle traffic.

(9) Rehabilitation or reconstruction of existing rail and bus buildings and ancillary facilities where only minor amounts of additional land are required, and there is not a substantial increase in the number of users.

(10) Construction of bus transfer facilities (an open area consisting of passenger shelters, boarding areas, kiosks and related street improvements) when located in a commercial area or other high activity center in which there is adequate street capacity for projected bus traffic.

(11) Construction of rail storage and maintenance facilities in areas used predominantly for industrial or transportation purposes where such construction is not inconsistent with existing zoning, and where there is no significant noise impact on the surrounding community.

(12) Acquisition of land for hardship or protective purposes. Hardship and protective buying will be permitted only for a particular parcel or a limited number of parcels. These types of land acquisition qualify for a CE only where the acquisition will not limit the evaluation of alternatives, including shifts in alignment for planned construction projects, which may be required in the NEPA process. No project development on such land may proceed until the NEPA process has been completed.

(i) Hardship acquisition is early acquisition of property by the applicant at the property owner's request to alleviate particular hardship to the owner, in contrast to others, because of an inability to sell his property. This is justified when the property owner can document on the basis of health, safety or financial reasons that remaining in the property poses an undue hardship compared to others.

(ii) Protective acquisition is done to prevent imminent development of a parcel that may be needed for a proposed transportation corridor or site. Documentation must clearly demonstrate that development of the land would preclude future transportation use and that such development is imminent. Advance acquisition is not permitted for the sole purpose of reducing the cost of property for a proposed project.

(13) Actions described in paragraphs (c)(26), (c)(27), and (c)(28) of this section that do not meet the constraints in paragraph (e) of this section.

(e) Actions described in (c)(26), (c)(27), and (c)(28) of this section may not be processed as CEs under paragraph (c) if they involve:

(1) An acquisition of more than a minor amount of right-of-way or that would result in any residential or non-residential displacements;

(2) An action that needs a bridge permit from the U.S. Coast Guard, or an action that does not meet the terms and conditions of a U.S. Army Corps of Engineers nationwide or general permit under section 404 of the Clean Water Act and/or section 10 of the Rivers and Harbors Act of 1899;

(3) A finding of "adverse effect" to historic properties under the National Historic Preservation Act, the use of a resource protected under 23 U.S.C. 138 or 49 U.S.C. 303 (section 4(f)) except for actions resulting in *de minimis* impacts, or a finding of "may affect, likely to adversely affect" threatened or endangered species or critical habitat under the Endangered Species Act;

(4) Construction of temporary access or the closure of existing road, bridge, or ramps that would result in major traffic disruptions;

(5) Changes in access control;

(6) A floodplain encroachment other than functionally dependent uses (e.g., bridges, wetlands) or actions that facilitate open space use (e.g., recreational trails, bicycle and pedestrian paths); or construction activities in, across or adjacent to a river component designated or proposed for inclusion in the National System of Wild and Scenic Rivers.

(f) Where a pattern emerges of granting CE status for a particular type of action, the FHWA will initiate rulemaking proposing to add this type of action to the list of categorical exclusions in paragraph (c) or (d) of this section, as appropriate.

(g) FHWA may enter into programmatic agreements with a State to allow a State DOT to make a NEPA CE certification or determination and approval on FHWA's behalf, for CEs specifically listed in paragraphs (c) and (d) of this section and that meet the criteria for a CE under 40 CFR 1508.4, and are identified in the programmatic agreement. Such agreements must be subject to the following conditions:

(1) The agreement must set forth the State DOT's responsibilities for making CE determinations, documenting the determinations, and achieving acceptable quality control and quality assurance;

(2) The agreement may not have a term of more than five years, but may be renewed;

(3) The agreement must provide for FHWA's monitoring of the State DOT's compliance with the terms of the agreement and for the State DOT's execution of any needed corrective action. FHWA must take into account the State DOT's performance when considering renewal of the programmatic CE agreement; and

(4) The agreement must include stipulations for amendment, termination, and public availability of the agreement once it has been executed.

(h) Any action qualifying as a CE under §771.116 or §771.118 may be approved by FHWA when the applicable requirements of those sections have been met. FHWA may consult with FRA or FTA to ensure the CE is applicable to the proposed action.



**Route 264 – Interchange
Improvements – 64 WB Ramp to
264 EB
Initial Financial Plan**

December 31, 2015

State Project Numbers: 0264-122-108, P107, R204,
C508, B602, B603, B604, B605, B616, D604, D605
UPCs: 57048, 108042

Rte 264 – Interchange Improvements – 64 WB Ramp to 264 EB – Initial Financial Plan
December 31, 2015

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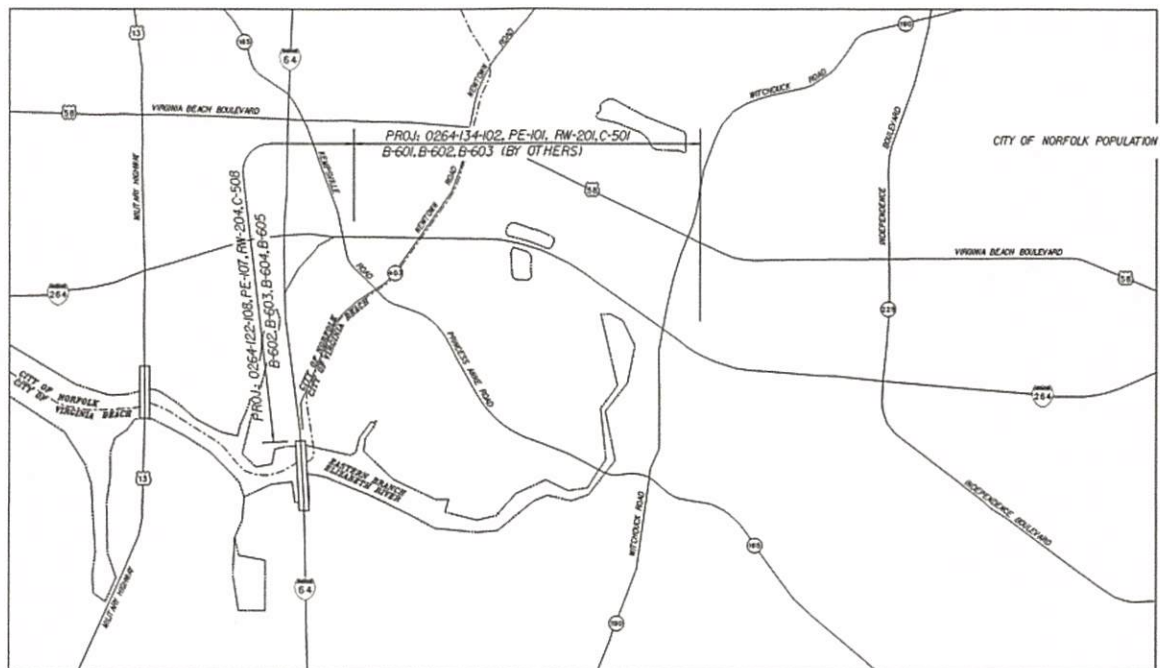
Rte 264 – Interchange Improvements – 64 WB Ramp to 264 EB – Initial Financial Plan
December 31, 2015

1. PROJECT DESCRIPTION

The proposed I-64/I-264 Ramp Improvement project is one of two adjacent projects which, when completed, will provide approximately 4 miles of interstate improvements from the Twin Bridges in Norfolk to the Witchduck Road interchange in Virginia Beach. The improvements will provide additional capacity, relieve daily congestion, reduce crash rates, and improve safety and traffic operations along the corridor.

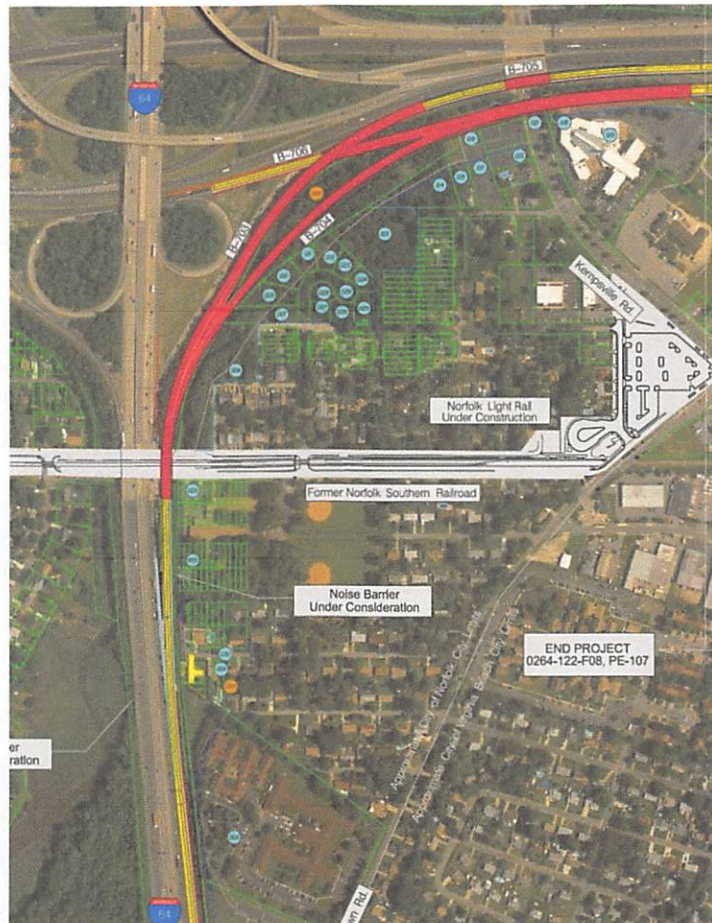
The proposed I-64/I-264 improvements include adding a second exit lane on westbound I-64, the widening of the ramp from westbound I-64 to eastbound I-264, and introducing a new two lane Collector-Distributor (C-D) roadway from I-64 to the Newtown Road interchange mostly on the bridge structure. The project also includes a new two-lane flyover ramp from westbound I-64 tying into the existing eastbound I-264. The adjacent I-264/Witchduck Road Interchange & Ramp Improvements project (UPC 17630) includes extending the new C-D roadway from the Newtown Road interchange to the Witchduck Road interchange, reconfiguring the south side of both interchanges to eliminate the weave movements, and constructing an overpass to connect Greenwich Road on the south side of I-264 and Cleveland Street on the north side. Below figures show the project location map and project improvements.

PROJECT LOCATION MAP



Rte 264 – Interchange Improvements – 64 WB Ramp to 264 EB – Initial Financial Plan
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PROJECT IMPROVEMENTS



A Categorical Exclusion (CE) NEPA document was approved by Federal Highway Administration (FHWA) on July 9, 2007. The CE was combined to encompass the adjacent projects. An Interchange Modification Report was approved by FHWA on November 14, 2011. A combined Location and Design Public Hearing was held on July 14, 2011.

The project website has been established and is available at the following link:
http://www.virginiadot.org/projects/hamptonroads/i-64-i-264_ramp_and_i-264_to_witchduck_road_project.asp

2. SCHEDULE

The I-64/I-264 project is a Design-Bid-Build project. Pre-Advertisement Conference (PAC) meeting was held on November 19, 2015. Identified right of way total take parcels were submitted early and an advanced Notice to Proceed (NTP) for the total take parcels was issued on April 30, 2015. Partial take right of way NTP for the remaining impacted properties was issued on September 3, 2015. Right of way acquisition is currently underway. The project is projected to require a Type III Right of Way

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certification as portions of the right of way and utilities relocations will not be cleared prior to the scheduled advertisement date. Construction Advertisement is currently scheduled for April 12, 2016 and construction NTP is expected by September 2016. The Preliminary Contract Time Determination (CTDR) schedule indicates construction duration of approximately three years with the construction completion projected in fall 2019.

PROJECT SCHEDULE OVERVIEW (CALENDAR YEAR)

	2015												2016												2017												2018												2019											
Task	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D												
PE - Design																																																												
RW/Utilities																																																												
Construction																																																												

PROJECT SCHEDULE OVERVIEW (FISCAL YEAR)

	FY 2015			FY 2016			FY 2017			FY 2018			FY 2019			FY 2020																				
Task	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D
PE - Design																																				
RW/Utilities																																				
Construction																																				

3. PROJECT COST

Narrative of Project Cost

The current total project estimate is \$157,142,416. The project will be completed as a Design-Bid-Build project. The estimates, as well as current expenditures for Preliminary Engineering (PE), Right of Way (RW) and Construction (CN) costs are summarized in the table below. The project currently has active PE and RW phases. A portion of PE and all of RW phase will be funded by Hampton Roads Transportation Accountability Commission (HRTAC) Hampton Roads Transportation Fund (HRTF). These expenditures are summarized under a “child” UPC 108042 in the table below. On December 16, 2015 HRTAC signed a resolution to fund the CN phase of the project for \$137,023,653. Work to execute a Standard Project Agreement between VDOT and HRTAC is currently underway. Until the agreement is executed, the CN estimate is shown under UPC 57048. PE and RW expenditures as of December 22, 2015 are \$5,869,219.

Rte 264 – Interchange Improvements – 64 WB Ramp to 264 EB – Initial Financial Plan
December 31, 2015

PROJECT COST BY PHASE

UPC	Phase	Estimate	Current Expenditures	Balance to Complete
57048	PE	\$ 5,047,700	\$ 5,047,700	\$ -
	RW	\$ -	\$ -	\$ -
	CN	\$ 137,023,653	\$ -	\$ 137,023,653
	SUBTOTAL	\$ 142,071,353	\$ 5,047,700	\$ 137,023,653
108042	PE	\$ 3,500,000	\$ 716,463	\$ 2,783,537
	RW	\$ 11,571,063	\$ 105,056	\$ 11,466,007
	CN	\$ -	\$ -	\$ -
	SUBTOTAL	\$ 15,071,063	\$ 821,519	\$ 14,249,544
57048 + 108042	PE	\$ 8,547,700	\$ 5,764,163	\$ 2,783,537
	RW	\$ 11,571,063	\$ 105,056	\$ 11,466,007
	CN	\$ 137,023,653	\$ -	\$ 137,023,653
	TOTAL	\$ 157,142,416	\$ 5,869,219	\$ 151,273,197

Cost Estimating Methodology

The preliminary engineering estimate includes field investigation costs for survey, geotechnical data collection, traffic counts, environmental support, and professional engineering design services to develop design plans and construction documents. Preliminary engineering estimate also includes right of way and utility charges prior to right of way notice to proceed.

The right of way phase estimate includes the actual cost of right of way and easements acquisition, miscellaneous fees associated with real estate closings as part of the project and oversight of the right of way acquisition, payment, and condemnation process. The right of way phase also includes utility design and public utility relocation fees.

The project construction cost estimate was developed through VDOT's TrnsPort estimate program and includes all roadway, bridge, drainage, traffic, maintenance of traffic, lighting, traffic control devices, traffic management systems, landscape and other items. The latest TrnsPort estimate was based on the revised Pre-Advertisement Conference (PAC) plans and updated December 31, 2015. The estimate includes 12% for Construction Engineering and Inspection (CEI) and 10% contingency.

4. PROJECT FUNDS

The project is funded by multiple funding sources, including Hampton Roads Transportation Funds (HRTF). Federal funds include Interstate Maintenance (IM) and Federal NHS. State funds include the match for the federal funds as well as Priority Transportation Funds (PTF). On April 16, 2015, Hampton Roads Transportation Accountability Commission (HRTAC) executed an Interim Project Agreement for Funding and Administration with VDOT which authorized \$15,071,063 of funding in support of

Rte 264 – Interchange Improvements – 64 WB Ramp to 264 EB – Initial Financial Plan
December 31, 2015

this project. On December 16, 2015, HRTAC signed a resolution to fund the CN phase of the project for \$137,023,653. Work to execute a Standard Project Agreement between VDOT and HRTAC is currently underway. The proposed contract assumes that HRTAC would fund costs out of the HRTF on a “pay as you go” basis. That approach is consistent with the initial funding plan approved by HRTAC. The TIP Amendment will be presented at the Transportation Technical Advisory Committee (TTAC) meeting on January 16, 2016 and the Hampton Roads Transportation Planning Organization (HRTPO) meeting on January 21, 2016 for approval.

Additionally, HRTPO has submitted an application through the House Bill 2 (HB2) prioritization process to help fund this project with statewide high priority grant funding. If this project is selected by the Commonwealth Transportation Board to receive the HB2 high priority grant funds, the amount of HRTAC funds that are currently allocated to the project will be reduced.

The table on the following page summarizes the current funding allocated to this project by fund source and year without the proposed \$137,023,653 discussed above.

SUMMARY OF PROJECT FUNDING BY SOURCE

Funding Source		Previous	2017	TOTAL
UPC 57048 / 108042	Interstate Maintenance	\$ 676	\$ -	\$ 676
	National Highway System	\$ 3,237,559	\$ -	\$ 3,237,559
	Federal Subtotal	\$ 3,238,235	\$ -	\$ 3,238,235
	State Match	\$ 809,465	\$ -	\$ 809,465
	Priority Transportation Funds	\$ 1,000,000		\$ 1,000,000
	State Subtotal	\$ 1,809,465	\$ -	\$ 1,809,465
	HRTAC *	\$11,765,045	\$ 3,306,018	\$15,071,063
	Other Subtotal	\$11,765,045	\$ -	\$11,765,045
	TOTAL	\$16,812,745	\$ 3,306,018	\$20,118,763

* \$15,071,063 in allocations is shown in the FY16 SYIP.
HRTAC funding is under UPC 108042.

Rte 264 – Interchange Improvements – 64 WB Ramp to 264 EB – Initial Financial Plan
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Federal Fund Sources and Special Funding Techniques

The HRTPO has included all phases of this project in its Long Range Transportation Plan. The PE and RW phases of this project are included in HRTPO's TIP as well as the Commonwealth's FFY15-18 STIP.

Preliminary engineering associated with this project was authorized by the Federal Highway Administration (FHWA) on February 1, 2001 under federal project number 264-6(098). The authorization includes federal funds totaling \$5,321,729. Detailed information concerning federal fund sources and special funding techniques associated with the project authorization is provided below.

PROJECT AUTHORIZATION DETAILS AS OF SEPTEMBER 30, 2015

Federal Project Number 2546098 UPC 57048 PE			
Program Code	Cost	Federal Funds Obligated	AC Funds
0420	\$1,142,071	\$1,027,864	\$0
0440	\$752	\$676	\$0
3150	\$2,319,529	\$1,855,623	\$0
H050	\$1,796,958	\$1,437,566	\$0
Q050	\$1,000,000	\$1,000,000	\$0
Total	\$6,259,310¹	\$5,321,729	\$0
¹ Agreement under review for modification based on current estimate			

5. FINANCING ISSUES

On December 16, 2015 HRTAC signed a resolution to fund the CN phase of the project for \$137,023,653. Work to execute a Standard Project Agreement between VDOT and HRTAC is currently underway. No financing issues are anticipated at this time.

6. CASH FLOW

I-64/I-264 Ramp Improvement project annual cash expenditures are based on the project schedule developed by VDOT and the design team. The below table summarizes the cash flow analysis for the project and it will be updated annually as expenditures are incurred. It shows the comparison of previously expended and projected expenditures by fiscal year by phase against the total annual allocations.

Rte 264 – Interchange Improvements – 64 WB Ramp to 264 EB – Initial Financial Plan
December 31, 2015

CASH FLOW ANALYSIS*

Expenditures		Thru FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	TOTAL
57048	PE	\$ 5,047,700	\$ -	\$ -	\$ -	\$ -	\$ 5,047,700
	Right of Way	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Construction	\$ -	\$ 22,402,977	\$ 64,831,612	\$ 41,680,228	\$ 8,108,836	\$ 137,023,653
108042	PE	\$ 3,500,000	\$ -	\$ -	\$ -	\$ -	\$ 3,500,000
	Right of Way	\$ 8,265,045	\$ 3,306,018	\$ -	\$ -	\$ -	\$ 11,571,063
	Construction	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cumulative Expenditures		\$ 16,812,745	\$ 42,521,740	\$ 107,353,352	\$ 149,033,580	\$ 157,142,416	\$ 157,142,416
Total Annual Allocations		\$ 16,812,745	\$ 25,708,995	\$ 64,831,612	\$ 41,680,228	\$ 8,108,836	\$ 157,142,416
Cumulative Allocations		\$ 16,812,745	\$ 42,521,740	\$ 107,353,352	\$ 149,033,580	\$ 157,142,416	\$ 157,142,416
Cash Flow per Year		\$ -	\$ -	\$ -	\$ -	\$ -	

*Note: This cash flow analysis includes the additional \$137,023,653 of HRTAC funds that will be discussed at the TTAC meeting on January 16, 2016 and the HRTPO meeting on January 21, 2016 for approval.

7. P3 ASSESSMENT

Alternate Project Delivery Office reviewed the project and determined that the project is not a good candidate for a Design-Build procurement or a P3 delivery.

8. RISK AND RESPONSE STRATEGIES

The Virginia Department of Transportation (VDOT) conducted a one-day facilitated risk workshop for the I-64/264 Interchange project on Monday, November 17, 2014. The workshop was held at the VDOT Hampton Roads District office in Suffolk, Virginia. Michael Loulakis (President, Capital Project Strategies, LLC) facilitated the workshop, which was attended by 28 individuals from VDOT, Hampton Roads Transportation Accountability Commission (HRTAC), the Federal Highway Administration (FHWA), and project consultants.

The workshop participants identified a total of forty-five (45) individual risks, based on the assumption that the project would be delivered through a Design-Bid-Build process. Participants found the following six (6) project risks to be the most significant:

- Ramp D-7 construction
- Potential need to acquire additional property
- ROW acquisition and utilities relocation schedule
- Maintenance of Traffic (MOT) and sequencing of construction (SOC)
- Aggressive schedule to meet construction advertisement date
- Project's fixed budget

Rte 264 – Interchange Improvements – 64 WB Ramp to 264 EB – Initial Financial Plan
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Of the above risks, the most significant to project delivery was considered to be the aggressive schedule to meet the advertisement date.


Each of the above risks has a high level of complexity and the potential, if not continually addressed and mitigated throughout the project development, to have a major impact on the project's cost and/or schedule (i.e., both the pre-advertisement schedule and the post-award schedule). Importantly, several risks are highly dependent upon and influenced by other risks, with the most notable being: (a) the aggressive schedule to meet the advertisement date; and (b) the project's fixed budget. These two risks were perceived to impact resource allocation, quality of work, post-award risk of change orders, and a variety of other issues.

On December 16, 2015 HRTAC signed a resolution to fund the construction phase of the project. Work to execute a Standard Project Agreement between VDOT and HRTAC is currently underway. In addition HRTPO requested HB2 funding for the construction phase of the project.

9. ANNUAL UPDATE CYCLE

The submission date of the Initial Financial Plan is December 31, 2015. The first annual update will be submitted by December 31, 2016 and will be based on a "data as of" date of September 30, 2016. Future annual updates will be submitted by December 31 of that year, with a "data as of" date of September 30 of that year.

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THE FACE OF THIS DOCUMENT HAS A MULTI-COLORED BACKGROUND AND MULTIPLE SECURITY FEATURES

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VA Dept of Transportation 05/05/2016 CHECK NUMBER 20352367

Pay To The Order Of **BROCK FARMS REALTY INC
CO VDOT RW DIV
1750 NORTH MAIN STREET
SUFFOLK VA 23434**

WE PAY THIS AMOUNT \$*****1500*00
VOID AFTER ONE YEAR

66-1567531 WELLS FARGO BANK, N.A.

Manjiv Genuwala
Treasurer of Virginia

3986880903

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Commonwealth of Virginia Pay Only \$*****8500*00
VA Dept of Transportation

04/21/2016

75229896
CHECK NUMBER
20323793

PAY TO THE ORDER OF
BROCK FARMS REALTY INC
CO VDOT RW DIV
1750 NORTH MAIN STREET
SUFFOLK VA 23434

66-1581521 WELLS FARGO BANK, N.A.

66-1581521 WELLS FARGO BANK, N.A.

Manjiv Garguila
Treasurer of Virginia

Pembroke Title

520 W. 21st St. #G2-229

Norfolk, VA 23517

Phone (757) 627-4700 ~ Fax (757) 627-0229 ~ Cell (757) 409-7614

Title Report

Dated: June 21, 2018
Our Case# 18-1344
Owners: Paul R. Davis, Jr. & Patricia Ann Davis
Address: 120 Kidd Boulevard, Norfolk, VA
Prepared for: Paul Richard Davis
Effective Date: June 20, 2018, at 8:00 am

Per your request, we researched the indices of the Clerk's Office of the Circuit Court for the City of Norfolk, Virginia, insofar as the correct legal description, and report our title examination follows:

Legal Description:

All that certain lot, piece or parcel of land, with the buildings and improvements thereon, situate, lying and being in the City of Norfolk, Virginia, and known, numbered and designated as Lot Three (3), in Block A of Section 1, as shown on that certain plat entitled, "Subdivision of Part of McGinnis Tract, River Forrest Shores, Princess Anne County, Virginia", made by Phillip D. Freeman, C.E., dated June, 1952, which said plat is duly recorded in the Clerk's Office of the Circuit Court of the City of Virginia Beach, Virginia, in Map Book 32, at page 6, reference to which is hereby made for a more particular description thereof; and the riparian and other rights in and to the property extending beyond Lot 3 into the center of Mill Creek, as described in the Deed of Benjamin T. Backus, et ux, to the McGinnis Industrial Center, Incorporated, dated May 20, 1949 and duly recorded in the aforesaid Clerk's Office in Deed Book 263, at page 459.

Page 2

RE: 120 Kidd Boulevard, Norfolk, VA

It being the same property conveyed unto Paul R. Davis, Jr. and Patricia Ann Davis, husband and wife, as tenants by the entirety with rights of survivorship, by Deed of Gift dated September 12, 1997 from Paul R. Davis, Jr. and Patricia Ann Davis, Ruth E. Browder and Charles L. Browder, Jr., Eva D. Dozier and Gordon H. Dozier, recorded September 16, 1977, as Instrument # 970017479.

It further being the same property conveyed unto Ruth E. Davis (with life estate), Paul R. Davis, Jr., Ruth E. Browder and Eva D. Dozier, by Deed of Gift dated September 5, 1966, from Ruth E. Davis, widow, recorded September 12, 1966 as Instrument # 9600152346.

It further being the same property conveyed unto Paul R. Davis and Ruth E. Davis, husband and wife, by Deed dated June 24, 1957 from William R. Pefley and Dorothy L. Pefley, recorded in Deed Book 501 page 396. The said Paul R. Davis, Sr. department this life June 23, 1986, and the property descended by operation of law to Ruth E. Davis.

It further being the same property conveyed unto William R. Pefley by Deed dated June 26, 1956 from Hugo E. Sellger and A. Edna Sellger, recorded July 6, 1956 in Deed Book 459 page 490.

It further being part of the property conveyed unto Hugo E. Sellger and A. Edna Sellger by Deed dated December 17, 1954 from McGinnis Industrial Center, Incorporated, recorded April 20, 1955 in Deed Book 400, page 57; Deed of Correction, dated October 1, 1956, to correct legal description as to land between lots and water, recorded October 5, 1956 in Deed Book 471 page 477.

NOTE: The Norfolk Assessor and Treasurer's records erroneously reflect ownership of the land between Lot 3 and center of Mill Creek as Brock Farms Realty, Inc. The Virginia Beach Commissioner of Revenue no longer has historical "cards" reflecting notes of ownership. The subdivision plat, MB 32 p. 6, makes no mention as to land between lots and water.

REAL ESTATE ASSESSMENT / TAX INFO:

Assessment:

Land: \$60,000.00

Improvements \$96,100.00

Total \$156,100.00

Annual Real Estate Taxes: \$1,795.16 (\$ 448.79p/q)

Page 3

RE: 120 Kidd Boulevard, Norfolk, VA

Objections to title:

1. Any lien or right to a lien, for services, labor or material imposed by law and not shown by the public record.
2. Any supplemental or special assessments on new construction not presently disclosed by the public records which may become due and owing on the insured premises.
3. Rights or claims of parties in possession not shown by the public records.
4. Encroachments, overlaps boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises.
5. Taxes or special assessments which are not shown as existing liens by the public records.
6. Any deed of trust or other lien created by or resulting from the actions of the insured.
7. Covenants, conditions and restrictions, if any, appearing in the public records.
8. Any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records.
9. Chain of title prior to December 17, 1954.

This report conveys no warranty or insurance of any kind whatsoever and does not obligate the issuer to issue title insurance.

PEMBROKE TITLE

By: 

VIRGINIA.

In the Clerk's Office of the Corporation Court of the City of
Norfolk, on the 17th day of June 1966 at 3:30 P.M.

This Deed was this day received and upon certificate
of acknowledgment, thereto annexed, admitted to record.

TESTE: W. L. PRIEUR, Jr., Clerk

By Eugenie W. Copes D.C.

Delivered to

5396

This Deed, Made this 10th day of April, 1964, by

and between Paul R. Davis, Sr. and Ruth E. Davis, his wife

hereinafter designated as Grantor (even though more than one), and the COMMONWEALTH OF VIRGINIA, Grantee:

Witnesseth: In consideration of the sum of \$ 20.00 paid by the grantee to the grantor, receipt of
which is hereby acknowledged, the said grantor hereby grants and conveys unto said grantee in fee simple, with general
warranty, the land located in Magisterial District, in the City of Norfolk
County, and described as follows:

Being as shown on Sheet 501-7 of the plans to be used for Route 64, State Highway
Project 9064-122-103, R/W 201, and lying on the west (right) side of the centerline of
proposed Route 64, and adjacent to the south property line of Eugenia W. Copes from the
lands of Eugenia W. Copes opposite approximate Station 650+12 to the lands of the landowner
opposite approximate Station 656+50 and containing 0.016 acre, more or less, land.

Following is the metes and bounds description of the subject property: Beginning
at a point said point being 188.16 on the right of and at right angles to Station 656+26.09
(Centerline proposed Route 64) said point being 553.98' south of existing south right of
way line of Curlew Drive. From the point thus established and running N 3° 48' 19" W an
approximate distance of 17'; thence in a southeasterly direction a distance of approximately
56' to a point; said point being mean low water mark of Mill Creek. Thence in a southerly
direction along the mean low water mark of Mill Creek, a distance of approximately 10'
to a point; thence running N 63° 29' 06" W, a distance of approximately 47' to the point
of beginning, and being a part of the same land acquired by the grantor from William R.
Pefley and Dorothy E. Pefley by deed dated June 24, 1957, and recorded in Deed Book 459,
Page 490, in the office of the Clerk of the Corporation Court of the City of Norfolk.

For a more particular description of the land herein conveyed, reference is made to
photo copy of said Sheet 501-7, showing outlined in RED the land conveyed in fee simple,
which photo copy is hereto attached as a part of this conveyance and recorded simultaneously
herewith to the State Highway Plat Book.

The said grantor covenants that he is seized of the land in fee simple herein conveyed; that he has the right to
convey the said land to the grantee; that he has done no act to encumber the said land; that the grantee shall have quiet
possession of the lands free from all encumbrances, and that he will execute such further assurances of the said land as
may be requisite.

The said grantor covenants and agrees for himself, his heirs, successors and assigns, that the consideration herein
above mentioned and paid to him shall be in lieu of any and all claims to compensation for land, and for damages, if any,
to the remaining lands of the grantor which may result by reason of the use to which the grantee will put the land to be
conveyed, including such drainage facilities as may be necessary.

WITNESS the following signatures and seals:

Paul R. Davis, Sr. (SEAL)

Ruth E. Davis (SEAL)

State Hwy
Plat Book
No. 4
Page 273

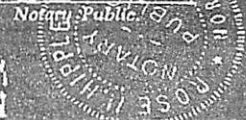
STATE OF VIRGINIA

City of Norfolk To-wit:
 I, Rose M. Higgles, a Notary Public in and for
 the County aforesaid, in the State of Virginia, do certify that Paul F. Davis, Jr.
 and Ruth E. Davis, whose names are signed to the foregoing writing,
 bearing date on the 10th day of April, 1964, have each
 acknowledged the same before me in my County aforesaid.

My term of office expires February 5, 1968

Given under my hand this 15th day of June, 1966

Rose M. Higgles



VIRGINIA:

In the Clerk's Office of the Corporation Court of the City of
 Norfolk, on the 17th day of June, 1966 at 3:45 P.M.

This Deed was this day received and upon certificate
 of acknowledgment, thereto annexed, admitted to record.

TESTE: W. L. PRIEUR, Jr., Clerk

By Wilma R. Price, D.C.

Delivered to
A. S. Mattox
Deputy
Highways
6-20-66

52

549

THIS DEED OF TRUST Made this 16 day of June, 1966, be-
 tween LEO E. SHALHOUT and JEWELL D. SHALHOUT, husband and wife,
 parties of the first part, hereinafter called "Grantors" (whether singular or plural)
 and Frederick T. Stant, Jr., a resident of the City of Norfolk, Virginia, and
Jack B. Stokes, a resident of the City of Norfolk, Virginia,
 Trustees, parties of the second part, hereinafter called "Trustee" (whether singular
 or plural), either of whom may act alone

WITNESSETH That the grantors do grant and convey with General Warranty
 unto the said Trustee the following property, to-wit:

All that certain lot, piece or parcel of land, together with the
 buildings and improvements thereon, situate, lying and being
 in the City of Norfolk, Virginia, being known, numbered and
 designated as Lot 11, in Block 4, on that certain plat entitled
 "Subdivision of Bel-Air, Section 3", which said plat is duly
 recorded in the Clerk's Office of the Circuit Court of Virginia
 Beach (formerly Princess Anne County), Virginia, in Map Book
 36, at page 31.

It being the same property conveyed to the parties of the first part
 by deed of William E. Thomas and Betty J. Thomas, husband and
 wife, dated June 28, 1961, and duly recorded in the Clerk's Office
 of the Corporation Court of the City of Norfolk, Virginia in
 Deed Book 869 at page 651.

Together with all buildings, improvements, fixtures, or appurtenances now or
 hereafter erected thereon, including all apparatus, equipment, fixtures, or articles,
 whether in single units or centrally controlled, used to supply heat, gas, air condi-
 tioning, water, light, power, refrigeration, ventilation or other services, and also to-
 gether with any screens, window shades, storm doors and windows, screen doors,
 awnings, stoves and water heaters (all of which are declared to be a part of said
 real estate whether physically attached thereto or not).

IN TRUST TO SECURE to the holder or holders thereof, without preference, the
 payment of the principal sum of FOUR THOUSAND THREE HUNDRED NINETY
FIVE and 60/100
 Dollars (\$ 4,395.60), with interest thereon at the rate of PER CENTUM
 evidenced by one negotiable promissory note of even date herewith

I hereby certify that the State described in
 this deed was produced before me duly cancelled,
 this 12th day of April, 1978.
 ATTEST: Sharon A. Smith, D.C.

The debt herein secured having been fully paid and satis-
 fied, the lien of this deed of trust is hereby released, this
 12th day of April, 1978.
 Assignee & Holder of the debt: Sharon A. Smith, D.C.
 ATTEST: Sharon A. Smith, D.C.



COPY TESTE:
 GEORGE E. SCHAEFER/CLERK
 NORFOLK CIRCUIT COURT
 BY Nakia Ward
 Nakia Ward, Deputy Clerk
 Authorized to sign on behalf
 of George E. Schaefer
 Date: 10/20/20

BOOK 471 PAGE 477

9410+

MCGINNIS INDUSTRIAL CENTER,
INCORPORATED

to

(DEED OF CORRECTION)

HUGO E. SELLGER, et ux
A. EDNA SELLGER, et vir
with rights of survivorship

8474

THIS DEED OF CORRECTION, Made this the 1st day of October, 1956, between MCGINNIS INDUSTRIAL CENTER, INCORPORATED, a corporation duly organized and existing under and by virtue of the laws of the State of Virginia, party of the first part, and HUGO E. SELLGER and A. EDNA SELLGER, husband and wife, parties of the second part.

W I T N E S S E T H :

THAT WHEREAS, by deed dated December 17, 1954, and duly of record in the Clerk's Office of the Circuit Court of Princess Anne County, Virginia, in Deed Book 400, at Page 57, the said party of the first part did grant and convey unto the parties of the second part certain lots, pieces or parcels of land in Kempsville Magisterial District, Princess Anne County, Virginia, as shown on the plat entitled "Subdivision of part of McGinnis Tract, River Forrest Shores, Princess Anne County, Virginia", the said lots therein conveyed being specifically designated in said deed; and

WHEREAS, it was the intention of the parties that the said deed should convey to the said parties of the second part all riparian rights appertaining to said lots, but such intention was not specifically set forth in said deed, and the parties hereto now desire to correct said deed of December 17, 1954.

NOW, THEREFORE, in consideration of the premises and of ONE (\$1.00) DOLLAR, cash in hand paid by the parties of the second part, to the party of the first part, the receipt whereof is hereby acknowledged, the said MCGINNIS INDUSTRIAL CENTER, INCORPORATED, a Virginia corporation, party of the first part, doth grant and convey unto HUGO E. SELLGER and A. EDNA SELLGER, husband and wife, as tenants by the entireties with the right of survivorship, as at common law, parties of the second part, all the right, title, and interest of the said party of the first part in and to all riparian rights appertaining to the following described property, to-wit:

Also,
See pg. 2

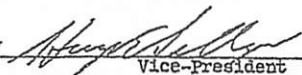
BOOK 471 PAGE 478


All those certain lots, pieces or parcels of land, situated in the County of Princess Anne, Virginia, Kempsville Magisterial District, known and numbered as Lots One (1) through Seven (7), both inclusive, and Lots Nine (9) and Ten (10), Lots Twenty-five (25) through Twenty-seven (27), both inclusive, Lots Thirty-four (34) and Thirty-five (35), Thirty-eight (38), Forty-three (43), Forty-four (44), Forty-six (46) through Forty-nine (49), both inclusive, and Parcel "R", all of which are in Block A of Section 1, and Lots Two (2), Five (5) through Nine (9), both inclusive, in Block J of Section 1, as shown on the plat of "Subdivision of part of McGinnis Tract, River Forrest Shores, Princess Anne County, Virginia", made by Philip D. Freeman, C.E., dated June, 1952, which plat is duly of record in the Clerk's Office of the Circuit Court of Princess Anne County, Virginia, in Map Book 32, at Page 6; reference to said plat is hereby made for a more particular description of the said property; together with all the interest, if any, of the above grantor in and to the land, if any, between the aforesaid lots and the high water mark of the water upon which the aforesaid lots front.

IN WITNESS WHEREOF, MCGINNIS INDUSTRIAL CENTER, INCORPORATED, has caused this instrument to be executed in its corporate name by its officers duly authorized and its corporate seal to be hereunto duly affixed and attested by its Secretary, all the day, month and year first hereinabove written:

MCGINNIS INDUSTRIAL CENTER, INCORPORATED

By


 Vice-President


any B. Martin
 Secretary

500A 471 mcl 479

STATE OF VIRGINIA,

CITY OF NORFOLK, to-wit:

I, Donna P. Smith, a Notary Public in and for the City of Norfolk, in the State of Virginia, do certify that HUGO E. SKILLER and MARY B. MARTIN, Vice-President and Secretary, respectively, of MCGINNIS INDUSTRIAL CENTER, INCORPORATED, whose names as such are signed to the writing above, bearing date the 1st day of October, 1956, have acknowledged the same before me, in my City and State aforesaid.

My commission expires April 17, 1960.

GIVEN under my hand this the 4th day of October, 1956.

Donna P. Smith
Notary Public

VIRGINIA:

In the Clerk's Office of the Circuit Court of Princess Anne County, on the 5th day of October, 1956 at 1:15 P.M., this Deed was received and upon the certificate of acknowledgment thereto annexed, admitted to record.

TESTE: JOHN V. FENTRESS, Clerk

By Mary E. Cooper D.C.

Kellam & Kellam
Attys
10-12-56

15236

BK 2833 PG 0344

No. 1

THIS DEED OF GIFT, made this 5th day of September, 1996, by and between Ruth E. DAVIS, widow, GRANTOR; and Ruth E. DAVIS (Life Estate), and Paul R. DAVIS, JR., Ruth E. BROWDER, and Eva D. DOZIER, (Remainder), GRANTEES, whose address is 3472 Bessie Street, Norfolk, Virginia 23513.

WITNESSETH: That for and in consideration of the mutual love and affection the party of the first part holds for the parties of the second part, the said party of the first part does hereby grant and convey with General Warranty and English Covenants of Title, unto the said parties of the second part, subject to an Estate for Life reserved to Ruth E. Davis, the Grantor, in and to the following described property, to-wit:

ALL that certain lot, piece or parcel of land, with the buildings and improvements thereon, situate, lying and being in the City of Norfolk, Virginia, and known, numbered and designated as Lot Three (3), in Block A of Section 1, as shown on that certain plat entitled "Subdivision of Part of McGinnis Tract, River Forrest Shores, Princess Anne County, Virginia" made by Philip D. Freeman, C.E., dated June, 1952, which said plat is duly recorded in the Clerk's Office of the Circuit Court of the City of Virginia Beach, Virginia, in Map Book 32, at page 6, reference to which is hereby made for a more particular description thereon; and the riparian and other rights in and to the property extending beyond Lot 3 unto the center of Mill Creek, as described in the deed of Benjamin T. Backus et ux., to the McGinnis Industrial Center, Incorporated, dated May 20, 1949, and duly recorded in the aforesaid Clerk's Office in Deed Book 263, at page 459.

IT BEING the same property conveyed to Paul R. Davis and Ruth E. Davis, husband and wife, by deed of William R. Pefley, et ux., dated June 24, 1957, and duly recorded in the aforesaid Clerk's Office in Deed Book 501, at page 396. The said Paul R. Davis, Sr. departed this life on June 23, 1986, and the property descended by operation of law to Ruth E. Davis.

PENDER & COWARD
A PROFESSIONAL CORPORATION
ATTORNEYS AT LAW
VIRGINIA BEACH,
VIRGINIA



BK 2833 PG 0345

This conveyance is made expressly subject to the conditions, restrictions, conveyances and easements of record, if any, constituting constructive notice.

Pursuant to Section 58.1-811 of the Code of Virginia of 1950, as amended, this instrument is a Deed of Gift and this is to certify that no consideration has passed between the parties and as such this instrument is not subject to taxation.

WITNESS THE FOLLOWING signature and seal:

Ruth E. Davis (SEAL)
Ruth E. Davis

STATE OF VIRGINIA

CITY OF VIRGINIA BEACH, to-wit:

I, the undersigned authority, a Notary Public in and for the City and State aforesaid, do hereby certify Ruth E. Davis, widow, whose name is signed to the foregoing Deed of Gift bearing date on the 5th day of September, 1996, have acknowledged the same before me in my City and State.

GIVEN under my hand this 5th day of September, 1996.

[Signature]
Notary Public

My Commission Expires: 4-30-99

PENDER & COWARD
A PROFESSIONAL CORPORATION
ATTORNEYS AT LAW
VIRGINIA BEACH,
VIRGINIA

BK 2833 PG 0346

DELIVERED TO:

Teague
Conrad

INSTRUMENT #960015236
RECORDED IN THE CLERK'S OFFICE OF
NORFOLK ON
SEPTEMBER 12, 1996 AT 10:00AM
ALBERT TEICH, JR., CLERK

BY: *Jonathan* DEPUTY CLERK

17479

BK 2942 PG 0353

No Joy

THIS DEED OF GIFT, made this 12th day of September, 1997, by and between Paul R. DAVIS, JR. and Patricia Ann DAVIS, his wife; Ruth E. BROWDER and Charles L. BROWDER, JR., her husband; and Eva D. DOZIER and Gordon H. DOZIER, her husband, GRANTORS, parties of the first part; and Paul R. DAVIS, JR. and Patricia Ann DAVIS, husband and wife, GRANTEES, parties of the second part whose address is 3472 Bessie Street, Norfolk, Virginia 23513.

WITNESSETH: That for and in consideration of the mutual love and affection the parties of the first part hold for the parties of the second part, the said parties of the first part do hereby grant and convey with General Warranty and English Covenants of Title unto the said parties of the second part, as tenants by the entireties with the right of survivorship as at common law, the following described property, to-wit:

ALL THAT certain lot, piece or parcel of land, with the buildings and improvements thereon, situate, lying and being in the City of Norfolk, Virginia, and known, numbered and designated as Lot Three (3), in Block A of Section 1, as shown on that certain plat entitled "Subdivision of Part of McGinnis Tract, River Forrest Shores, Princess Anne County, Virginia", made by Philip D. Freeman, C.E., dated June, 1952, which said plat is duly recorded in the Clerk's Office of the Circuit Court of the City of Virginia Beach, Virginia, in Map Book 32, at page 6, reference to which is hereby made for a more particular description thereof; and the riparian and other rights in and to the property extending beyond Lot 3 unto the center of Mill Creek, as described in the deed of Benjamin T. Backus, et ux. to the McGinnis Industrial Center, Incorporated, dated May 20, 1949, and duly recorded in the aforesaid Clerk's Office in Deed Book 263, at page 459.

PENDER & COWARD
A PROFESSIONAL CORPORATION
ATTORNEYS AT LAW
VIRGINIA BEACH,
VIRGINIA


BK 2942 PG 0354

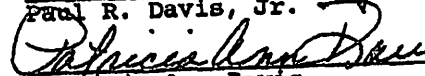
IT BEING the same property conveyed to Paul R. Davis, Jr., Ruth E. Browder and Eva D. Dozier by deed of Ruth E. Davis, widow, dated September 5, 1996, and duly recorded in the Clerk's Office of the Circuit Court of the City of Norfolk, Virginia, in Deed Book 2833, at page 344.


This conveyance is made expressly subject to the conditions, restrictions, conveyances and easements of record, if any, constituting constructive notice.

Pursuant to Section 58.1-811 of the Code of Virginia of 1950, as amended, this instrument is a Deed of Gift and this is to certify that no consideration has passed between the parties and as such this instrument is not subject to taxation:


WITNESS THE FOLLOWING signature and seal:


 (SEAL)
Paul R. Davis, Jr.

 (SEAL)
Patricia Ann Davis

 (SEAL)
Ruth E. Browder

 (SEAL)
Charles L. Browder, Jr.

 (SEAL)
Eva D. Dozier

 (SEAL)
Gordon H. Dozier

PENDER & COWARD
PROFESSIONAL CORPORATION
ATTORNEYS AT LAW
VIRGINIA BEACH,
VIRGINIA

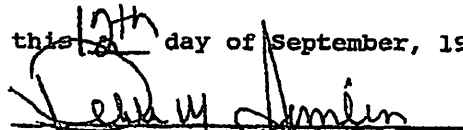
8K2942PG0355

STATE OF VIRGINIA

CITY OF VIRGINIA BEACH, to-wit:

I, the undersigned authority, a Notary Public in and for the City and State aforesaid, do hereby certify that Paul R. Davis, Jr. and Patricia Ann Davis, his wife, whose names are signed to the foregoing Deed of Gift bearing date on the 12th day of September, 1997, have acknowledged the same before me in my City and State.

GIVEN under my hand this ^{12th} day of September, 1997.


Notary Public

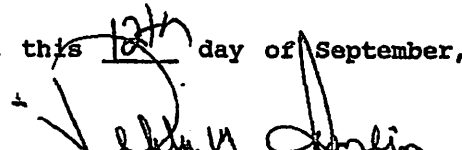
My Commission Expires: 4/30/99

STATE OF VIRGINIA

CITY OF VIRGINIA BEACH, to-wit:

I, the undersigned authority, a Notary Public in and for the City and State aforesaid, do hereby certify that Ruth E. Browder and Charles L. Browder, Jr., her husband, whose names are signed to the foregoing Deed of Gift bearing date on the 12th day of September, 1997, have acknowledged the same before me in my City and State.

GIVEN under my hand and this ^{12th} day of September, 1997.


Notary Public

My Commission Expires: 4/30/99

PENDER & COWARD
A PROFESSIONAL CORPORATION
ATTORNEYS AT LAW
VIRGINIA BEACH,
VIRGINIA

BK 2942PG0356

STATE OF Virginia
CITY/COUNTY OF Co. Beach, to-wit:

I, the undersigned authority, a Notary Public in and for the City/County and State aforesaid, do hereby certify that Eva D. Dozier and Gordon H. Dozier, her husband, whose names are signed to the foregoing Deed of Gift bearing date on the 12th day of September, 1997, have acknowledged the same before me in my City and State.

GIVEN under my hand this 13th day of September, 1997.

Anna H. Aust
Notary Public

My Commission Expires: 8/31/99

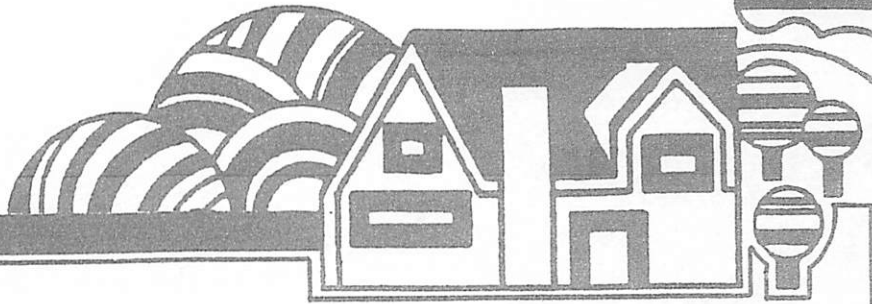
DELIVERED TO:

ENDER & COWARD

INSTRUMENT #970017479
RECORDED IN THE CLERK'S OFFICE OF
NORFOLK ON
SEPTEMBER 16, 1997 AT 03:59PM
ALBERT TEICH, JR., CLERK

BY: Albert Teich, Jr. DEPUTY CLERK

ENDER & COWARD
PROFESSIONAL CORPORATION
ATTORNEYS AT LAW
VIRGINIA BEACH,
VIRGINIA



DENNIS BAILEY & ASSOCIATES
Real Estate Appraisers
228 NORTH DONNAWOOD DRIVE
SUITE 103
VIRGINIA BEACH, VA 23452
(757) 498-9280 • FAX: (757) 498-9774

APPRAISAL REPORT

FOR: Chartway Federal Credit Union
RE: Davis, Paul R. & Patricia A.

May 13, 1999

GENTLEMEN:

AS REQUESTED (I-WE) HAVE PERSONALLY INSPECTED THE PROPERTY DESCRIBED AS:

120 Kidd Boulevard
Norfolk, Virginia 23502

THE PURPOSE OF THIS APPRAISAL IS TO ESTIMATE THE MARKET VALUE OF THIS
PROPERTY AS OF **May 10, 1999** IT IS MY OPINION
THAT THE MARKET VALUE AS OF THE AFOREMENTIONED DATE IS:

\$ 84,000.00

THE PROPERTY WAS APPRAISED AS A WHOLE, OWNED IN FEE SIMPLE AND UNENCUMBERED,
SUBJECT TO THE CONTINGENT AND LIMITING CONDITIONS OUTLINED HEREIN.


JOHN E. FITTS
Certified Residential Appraiser

2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.

3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.

4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.

5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.

6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.

7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.

8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.

9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED:

120 Kidd Boulevard, Norfolk, VA 23502

APPRAISER:

Signature: 

Name: John E. Pitts

Date Signed: May 13, 1999

State Certification #: 4001 002575

or State License #:

State: VA

Expiration Date of Certification or License: 03/31/2000

SUPERVISORY APPRAISER (only if required):

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

☐ Did

☐ Did Not Inspect Property

2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. The separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustments should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. The separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed.

Borrower/Client: Davis, Paul R. Jr. and Patricia A.
Property Address: 120 Kidd Boulevard
City/State/Zip: Norfolk, Virginia 23502
Lender: Chartway FCU

The subject property is located in river Forest, an established area in the city of Norfolk. The neighborhood is primarily residential with a few small commercial properties located along the main thoroughfares. These commercial properties do not appear to have any adverse marketing effects on the subject property nor it's neighborhood. Essential services are nearby and the major traffic arteries lead to regional employment centers.

The subject property is a 3 bedroom, 2.0 bath, 1-story house constructed on a crawl foundation. The exterior is siding. The property has storm windows and storm doors, covered porch, deck, 3 sheds, and ceiling fans.

All comparable properties used are current sales located in the subject's neighborhood. Adjustments were made for gross living area, construction, and amenities. The comparables used are the most suitable found and deemed to be good indicators of value.

All comparable dates used in this appraisal report are closed dates. Fencing was not considered in this appraisal due to the insignificant impact it has on buying decisions and the difficulty of establishing ownership of the comparable properties fencing.

Site information was taken from city records and is believed to be accurate.

This appraisal was prepared for those Parties, and/or their assigns named as the lender/client in the URAR and is for their sole and exclusive use. This appraisal was prepared in accordance with the Uniform Standard of Professional Appraisal Practice. A Statement of Limiting Conditions and Appraiser's Certification has been provided with this appraisal and should be given the same consideration as the remainder of this report.

John T. Schropp has significantly contributed to the development of this appraisal. He assisted in gathering pertinent information necessary to prepare the report, entered the property and thoroughly researched comparable sales data for use in the market analysis.

Dwelling	1,268	Sq. Ft. @ \$	48.87 = \$	61,967
appl, deck, porch, 3sheds				7,500
Garage/Carport		Sq. Ft. @ \$		
Total Estimated Cost New			= \$	69,467
Less Physical				
Less Functional				
Less External				
Depreciation	11490		= \$	11,490
Depreciated Value of Improvements			= \$	57,977
"As-is" Value of Site Improvements			= \$	4,000
INDICATED VALUE BY COST APPROACH			= \$	85,977

see sketch

THIS HOUSE MEETS HUD MINIMUM REQUIREMENTS.

COST DATA OBTAINED FROM MARSHALL AND SWIFT VALUATION SERVICE.

ITEM	SUBJECT		COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3											
120 Kidd	5836 Sellger Drive		5944 McGinnis		120 Kid													
Address Boulevard			Circle		Boulevard													
Proximity to Subject	1 block		3 blocks		same block													
Sales Price	\$	n/a	\$	88,000	\$	89,900	\$	84,000										
Price/Gross Liv. Area	\$	0 <input type="checkbox"/>	\$	78.01 <input type="checkbox"/>	\$	62.17 <input type="checkbox"/>	\$	61.05 <input type="checkbox"/>										
Data and/or																		
Verification Sources	Pys. Insp. Tax records & MLS		Tax records & MLS		Tax records & MLS		Tax records & MLS											
VALUE ADJUSTMENTS	DESCRIPTION		DESCRIPTION + (-) \$ Adjustment		DESCRIPTION + (-) \$ Adjustment		DESCRIPTION - - \$ Adjustment											
Sales or Financing	CLOSED		CLOSED		CLOSED		CLOSED											
Concessions	VA		FHA		VA		VA											
Date of Sale/Time	3/17/99		11/11/98		12/4/98													
Location	River Fst		River Fst		River Fst		River Fst											
Leasehold/Fee Simple	Fee		Fee		Fee		Fee											
Site	80x160/avg		90x125/avg		80a125/avg		82x125/avg											
View	average		average		average		average											
Design and Appeal	ranch/avg		ranch/avg		ranch/avg		ranch/avg											
Quality of Construction	sid/crawl		brick/crawl -2500		brick/crawl -2500		sid/crawl											
Age	44		45		44		44											
Condition	average		average		average		average											
Above Grade	Total	Bdrms	Bt'hs	Total	Bdrms	Baths	Total	Bdrms	Baths									
Room Count	7	3	2.0	6	3	1.0	+1000	6	4	1.0	+1000	7	3	2.0				
Gross Living Area	1268		Sq. Ft.	1128		Sq. Ft.	+1680	1446		Sq. Ft.	-2136	1376		Sq. Ft.	-1296			
Basement & Finished																		
Rooms Below Grade	none		none		none		none		none		none		none		none			
Functional Utility	typical		typical		typical		typical		typical		typical		typical		typical			
Heating/Cooling	FHA/CAC		FHA/CAC		BB/CAC		FHA/CAC		FHA/CAC		FHA/CAC		FHA/CAC		FHA/CAC			
Energy Efficient Items	sw/sd		sw/sd		sw/sd		sw/sd		sw/sd		sw/sd		sw/sd		sw/sd			
Garage/Carport	converted		none		det. 2car		-2500		c.port		-500		deck/shed		-500			
Porch, Patio, Deck	deck/3shed		shed		porch				fireplace		+1000		none		+2000			
Fireplace(s), etc.	pch/FP		fireplace		+1000				fireplace		+1000		none		+2000			
Fence, Pool, etc.																		
Net Adj. (total)	<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$		1,180		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$		5,136		<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$		204	
Adjusted Sales Price of Comparable			\$		89,180				\$		84,764				\$		84,204	

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): All comparables are located within the subject neighborhood. Adjustments were made for gross living area, construction and amenities. Comparable 3 appears most similar to the subject and was given the highest weight factor.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data	9/16/97			
Source for prior sales	Gift	none	none	none
within year of appraisal	city record	city records	city records	city records
Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal				
To the appraiser's knowledge there have been no prior sales of the subject property nor the comparables within the last year				
INDICATED VALUE BY SALES COMPARISON APPROACH				\$ 84,000
INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$			750 /Mo. x Gross Rent Multiplier	n/a = \$

This appraisal is made ☒ "as is" ☐ subject to the repairs, alterations, inspections, or conditions listed below ☐ subject to completion per plans and specifications.

Conditions of Appraisal: The appraiser assumes that the heating/cooling and electrical systems are in good working order.

The Market Data and Cost Approach are considered in the final cost

in the city of Norfolk. Properties are a mix of ranch and 2 story houses of average construction and are compatible in architectural design. It is near schools, shopping and major traffic arteries. Regional employment centers are easily accessible.

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.) A typical seller is willing to pay a portion of the buyers discount points & CC in this area, thus, sales prices are not influenced by the type of loan. Marketing time is average and supply and demand appear to be in balance. No adverse neighborhood conditions were noted. THIS APPRAISAL IS A SUMMARY REPORT AS DEFINED BY THE BOARD OF THE APPRAISAL FOUNDATION AND COMPLIES WITH USPAP.

Project Information for PUDs (If applicable) - Is the developer/builder in control of the Home Owners' Association (HOA)? ☐ Yes ☒ No

Approximate total number of units in the subject project

Approximate total number of units for sale in the subject project

Describe common elements and recreational facilities: **not located in a PUD**

Dimensions **80 X 160 X 80 X 160**

Site area **12800 sf +/-**

Corner Lot ☐ Yes ☒ No

Topography

level

Size

typical for area

Shape

rectangular

Drainage

appears adequate

View

average

Specific zoning classification and description **R6 Residential**

Zoning Compliance ☒ Legal ☐ Legal nonconforming (Grandfathered use) ☐ Illegal ☐ No zoning

Highest & best use as improved: ☒ Present use ☐ Other use (explain)

Utilities Public Other

Electricity

☒

Gas

☐

Water

☒

Sanitary sewer

☒

Storm sewer

☒

Off-site Improvements Type

Street

asphalt

Curb/gutter

yes

Sidewalk

yes

Street lights

yes

Alley

no

Public Private

☒

☒

☒

☒

☐

☐

Landscaping

typical

Driveway Surface

concrete

Apparent easements

normal utilities

FEMA Special Flood Hazard Area ☐ Yes ☒ No

FEMA Zone **C**

Map Date **4/17/84**

FEMA Map No. **510104-0004D**

Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.):

none

Equal

GENERAL DESCRIPTION

No. of Units **1**

No. of Stories **1**

Type (Det./Att.) **detach**

Design (Style) **ranch**

Existing/Proposed **exist**

Age (Yrs.) **44**

Effective Age (Yrs.) **17-21**

EXTERIOR DESCRIPTION

Foundation **block**

Exterior Walls **vinyl**

Roof Surface **comp**

Gutters & Dwnspts. **yes/yes**

Window Type **dh**

Storm/Screens **yes/yes**

Manufactured House **no**

FOUNDATION

Slab **no**

Crawl Space **yes**

Basement **none**

Sump Pump **no**

Dampness **NoneNoted**

Settlement **NoneNoted**

Infestation **NoneNoted**

BASEMENT

Area Sq. Ft. **n/a**

% Finished **n/a**

Ceiling **n/a**

Walls **n/a**

Floor **n/a**

Outside Entry **n/a**

INSULATION

Roof **---**

Ceiling **avg** ☒

Walls **avg** ☒

Floor **---**

None **---**

Unknown **---**

ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq. Ft.
Basement												
Level 1		1	1	1		1		3	2.0		utl.	1268
Level 2												

RESIDENTIAL APPRAISAL REPORT

Property Address **120 Kidd Boulevard** City **Norfolk** State **VA** Zip Code **23502**
 Legal Description **Lot 3, Block A, River Forest Shores** County **n/a**
 Assessor's Parcel No. **10820700 1** Tax Year **98/99** R.E. Taxes \$ **1085.28** Special Assessments \$ **none**
 Borrower **Davis, Paul R. Jr &** Current Owner **Patricia A./same** Occupant: ☒ Owner ☐ Tenant ☐ Vacant
 Property rights appraised ☒ Fee Simple ☐ Leasehold Project Type ☐ PUD ☐ Condominium (HUD/VA only) HOAS **n/a** /Mo.
 Neighborhood or Project Name **River Forest** Map Reference **11-D12** Census Tract **0069.02**
 Sale Price \$ **n/a** Date of Sale **n/a** Description and \$ amount of loan charges/concessions to be paid by seller **n/a**
 Lender/Client **Chartway, Fed. C. U.** Address **160 Newtown Road Virginia Beach, VA 23462**
 Appraiser **John E. Pitts** Address **228 N Donnanwood Dr., Ste 103, Va Beach 23452**

Location ☐ Urban ☒ Suburban ☐ Rural
 Built up ☒ Over 75% ☐ 25-75% ☐ Under 25%
 Growth Rate ☐ Rapid ☒ Stable ☐ Slow
 Property values ☐ Increasing ☒ Stable ☐ Declining
 Demand/supply ☐ Shortage ☒ In balance ☐ Over supply
 Marketing time ☒ Under 3 mos. ☐ 3-6 mos. ☐ Over 6 mos.
 Predominant occupancy ☒ Owner 90 ☐ Tenant 5 ☐ Vacant (0-5%) ☐ Vacant (Over 5%) 90
 Single family housing PRICE \$ (000) **70** AGE (yrs) **25** Low **25** High **60**
 Present land use % One family **90** 2-4 family **5** Multi-family **5**
 Land use change ☒ Not likely ☐ Likely
☐ In process To: **Commercial 5 (vac) 5**

Note: Race and the racial composition of the neighborhood are not appraisal factors.
 Neighborhood boundaries and characteristics: **Interstate I264 to north, Interstate I64 to east, Elizabeth River to south and west.**

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.)
The subject property is located in River forest, an established neighborhood in the city of Norfolk. Properties are a mix of ranch and 2 story houses of average construction and are compatible in architectural design. It is near schools, shopping and major traffic arteries. Regional employment centers are easily accessible.

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):
A typical seller is willing to pay a portion of the buyers discount points & CC in this area, thus, sales prices are not influenced by the type of loan. Marketing time is average and supply and demand appear to be in balance. No adverse neighborhood conditions were noted. THIS APPRAISAL IS A SUMMARY REPORT AS DEFINED BY THE BOARD OF THE APPRAISAL FOUNDATION AND COMPLIES WITH USPAP.

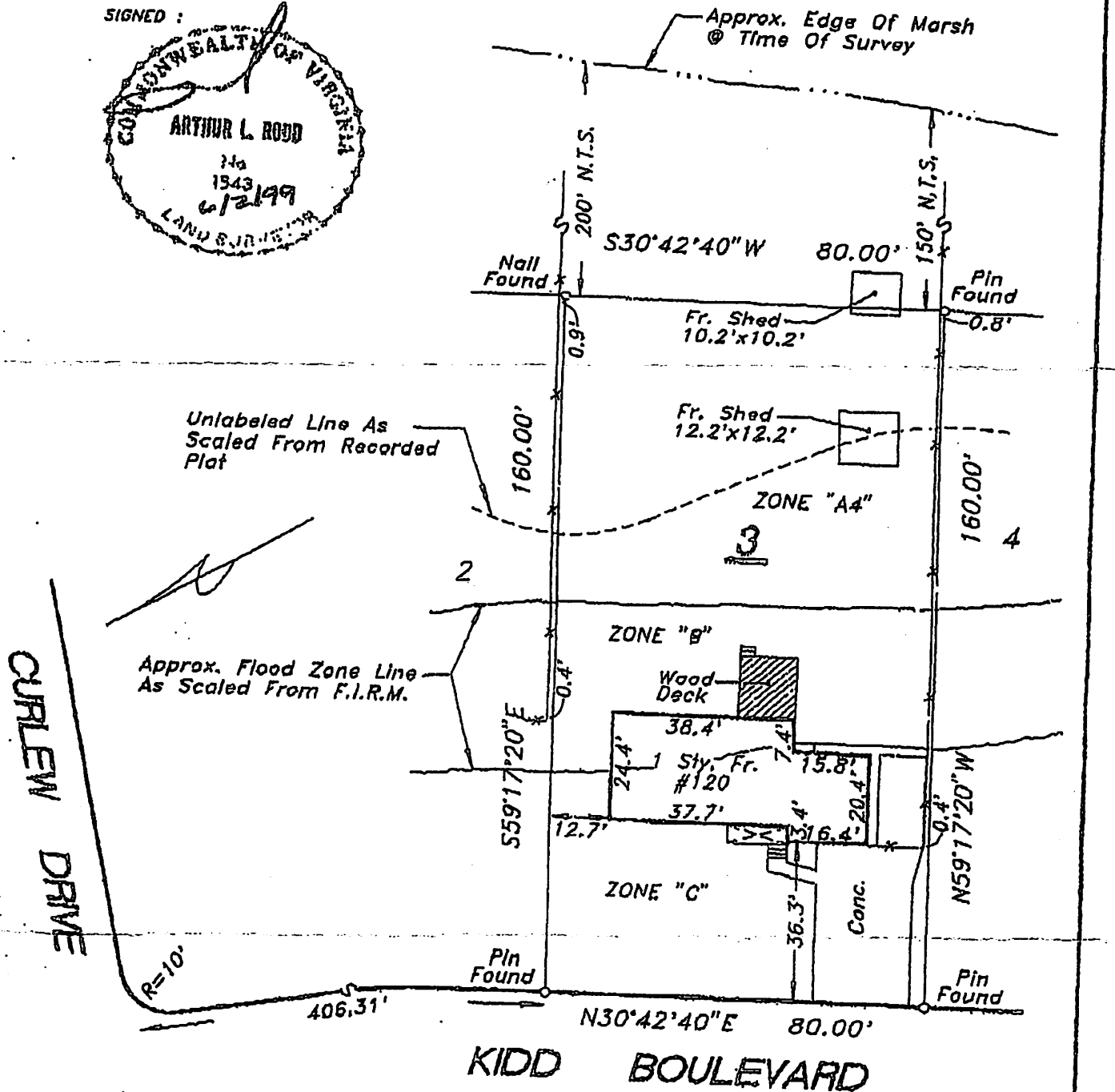
Project Information for PUDs (If applicable) -- Is the developer/builder in control of the Home Owners' Association (HOA)? ☐ Yes ☒ No
 Approximate total number of units in the subject project _____ Approximate total number of units for sale in the subject project _____
 Describe common elements and recreational facilities: **not located in a PUD**

Dimensions **80 x 160 x 80 x 160** Topography **level**
 Site area **12800 sf +/-** Corner Lot ☐ Yes ☒ No Size **typical for area**
 Specific zoning classification and description **R6 Residential** Shape **rectangular**
 Zoning Compliance ☒ Legal ☐ Legal nonconforming (Grandfathered use) ☐ Illegal ☐ No zoning Drainage **appears adequate**
 Highest & best use as improved: ☒ Present use ☐ Other use (explain) View **average**
 Utilities Public Other Off-site Improvements Type Public Private Landscaping **typical**
 Electricity ☒ Street **asphalt** ☒ ☐ Driveway Surface **concrete**
 Gas ☐ Curb/gutter **yes** ☒ ☐ Apparent easements **normal utilities**
 Water ☒ Sidewalk **yes** ☒ ☐ FEMA Special Flood Hazard Area ☐ Yes ☒ No
 Sanitary sewer ☒ Street lights **yes** ☒ ☐ FEMA Zone **C** Map Date **4/17/84**
 Storm sewer ☒ Alley **no** ☐ ☐ FEMA Map No. **510104-0004D**
 Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.): **none**
Equal

GENERAL DESCRIPTION		EXTERIOR DESCRIPTION		FOUNDATION		BASEMENT		INSULATION	
No. of Units	1	Foundation	block	Slab	no	Area Sq. Ft.	n/a	Roof	---
No. of Stories	1	Exterior Walls	vinyl	Crawl Space	yes	% Finished	n/a	Ceiling	avg <input checked="" type="checkbox"/>
Type (Det./Att.)	detach	Roof Surface	comp	Basement	none	Ceiling	n/a	Walls	avg <input checked="" type="checkbox"/>
Design (Style)	ranch	Gutters & Dwnspts.	yes/yes	Sump Pump	no	Walls	n/a	Floor	---
Existing/Proposed	exist	Window Type	dh	Dampness	NoneNoted	Floor	n/a	None	---
Age (Yrs.)	44	Storm/Screens	yes/yes	Settlement	NoneNoted	Outside Entry	n/a	Unknown	---
Effective Age (Yrs.)	17-21	Manufactured House	no	Infestation	NoneNoted				
ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths
Basement									
Level 1	1	1	1	1	3	2.0	utl.	1268	
Level 2									
Finished area above grade contains:		7	Rooms:	3	Bedroom(s):	2.0	Bath(s):	1268	Square Feet of Gross Living Area
HEATING		KITCHEN EQUIP.		ATTIC		AMENITIES		GAR STORAGE	

THIS IS TO CERTIFY THAT I ON JUNE 2, 1999 SURVEYED THE PROPERTY SHOWN
ON THIS PLAT AND THAT THE TITLE LINES AND THE WALLS OF THE BUILDINGS ARE SHOWN ON THIS PLAT.
THE BUILDINGS STAND STRICTLY WITHIN THE TITLE LINES AND THERE ARE NO ENCROACHMENTS OF
OTHER BUILDINGS ON THE PROPERTY EXCEPT AS SHOWN.

SIGNED :

Approx. Edge Of Marsh
@ Time Of Survey

KIDD BOULEVARD

Physical Survey
OfLOT 3, BLOCK A, RIVER FORREST SHORES
Norfolk, VirginiaFor
PAUL R. DAVIS, JR. & PATRICIA ANN DAVIS

BUILDING ELEVATION INFORMATION

FLOOR ELEVATION AT FRONT ENTR. = 12.29 GARAGE FLOOR ELEV. = N/A LOWEST GRADE ADJACENT TO BLDG. = 10.2

NOTES :

1) THIS SURVEY WAS PERFORMED WITHOUT THE BENEFIT
OF A TITLE REPORT AND MAY NOT SHOW ANY / ALL
EASEMENTS OR RESTRICTIONS THAT MAY AFFECT SAID
PROPERTY AS SHOWN.

2) LEE S. ROOD, P.C. IS NOT A PARTY IN DETERMINING
THE DEPENDENCY OF THE

LEE S. ROOD, P.C.
Land Surveyor

NOTE:

AS SHOWN ON THE FLOOD INSURANCE RATE
MAP, THIS PROPERTY APPEARS TO FALL IN :



Unlabeled Line As —
Scaled From Recorded
Plot

80.00

Fr. Shed—
12.2'x12.2'

ZONE "A4"

ZONE "B"

Wood-
Deck

1 Sty. Fr.
#120

ZONE "C"

Conc.

KIDD BOULEVARD

Physical Survey

LOT 3, BLOCK A, RIVER FORREST SHORES
Norfolk, Virginia

Norfolk, Virginia

PAUL R. DAVIS, JR. For & PATRICIA ANN DAVIS

BUILDING ELEVATION INFORMATION

FLOOR ELEVATION AT FRONT ENTR. = 12.29

GARAGE FLOOR ELEV. = N/A

LOWEST GRADE ADJACENT TO BLDG. = 10.2

Notes:

- 1) THIS SURVEY WAS PERFORMED WITHOUT THE BENEFIT OF A TITLE REPORT AND MAY NOT SHOW ANY / ALL EASEMENTS OR RESTRICTIONS THAT MAY AFFECT SAID PROPERTY AS SHOWN.
- 2) JEE S. ROOD, A.C. IS NOT A PARTY IN DETERMINING THE REQUIREMENTS FOR FLOOD INSURANCE ON THE PROPERTY SHOWN HEREON.
THIS SURVEY DOES NOT IMPLY THAT THIS PROPERTY WILL OR WILL NOT BE SUBJECT TO FLOODING. FOR FURTHER INFORMATION, CONTACT THE LOCAL COMMUNITY FLOOD OFFICIAL.
- 3) ELEVATIONS SHOWN HEREON REFER TO M.O.V.D. OF 1929.

LEE S. ROOD, P.C.
Land Surveyors

5737 BARTEE STREET
NORFOLK, VIRGINIA 23502
Ph. (757) 466-1111

NOTE:

AS SHOWN ON THE FLOOD INSURANCE RATE MAP, THIS PROPERTY APPEARS TO FALL IN :

FLOOD ZONE (S) "A4" "B" "C"

COMMUNITY NO. 510104

PANEL NO. 4D DATED: 4/17/84

BASE FLOOD ELEVATION = 8.5

SCALE: 1"=30'

DATE: 6/2/99

REFERENCE: NORFOLK M.B.32, PG.5,6

51.091-99

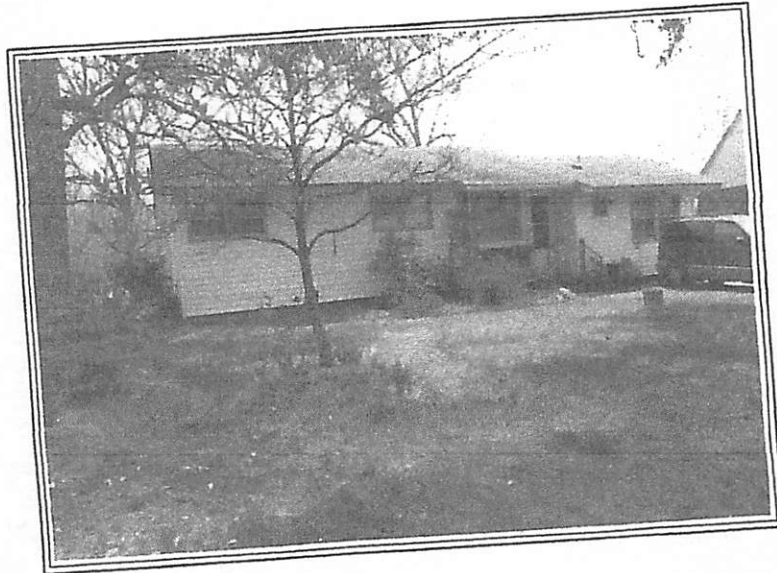
F.B. T-39 Pg. 35A

F.B. 745, PG. 57

1-2 CHAIRS APPRAISAL
(757) 816-3043

File No. 69649288

APPRAISAL OF



LOCATED AT:

120 KIDD BLVD
NORFOLK, VA 23502-5214

FOR:

Wells Fargo Bank, N.A. - 0161950
Des Moines
IA 50309

BORROWER:

DAVIS PAUL R and PATRICIA

AS OF:

April 12, 2015

BY:

James Michael Sexton

FOR115@msn.com

File No. 69649288

Wells Fargo Bank, N.A. - 0161950
Des Moines
IA 50309

File Number: 69649288

In accordance with your request, I have appraised the real property at:

120 KIDD BLVD
NORFOLK, VA 23502-5214

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of April 12, 2015

is:

\$132,000
One Hundred Thirty-Two Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.


James Michael Sexton

Uniform Residential Appraisal Report

File No. 69649288

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **120 KIDD BLVD** City **NORFOLK** State **VA** Zip Code **23502-5214**

Borrower **DAVIS PAUL R and PATRICIA** Owner of Public Record **DAVIS PAUL R and PATRICIA** County **Norfolk City**

Legal Description **3 Blk A River Forrest Shores**

Assessor's Parcel # **10820700** Tax Year **2014** R.R. Taxes \$ **1,708**

Neighborhood Name **River Forest Shores** Map Reference **N/A** Census Tract **0069.02**

Occupant ☒ Owner ☐ Tenant ☐ Vacant Special Assessments \$ **0** ☐ PUD HOA \$ **0** per year ☐ per month

Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)

Assignment Type ☐ Purchase Transaction ☒ Refinance Transaction ☐ Other (describe)

Lender/Client **Wells Fargo Bank, N.A. - 0161950** Address **Des Moines, IA 50309**

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☒ No

Report data source(s) used, offering price(s), and date(s). Data sources include: **REIN/MLS/Tax Records**. Per **MLS/Tax Records** the subject property has not been sold or listed in the past year.

☐ I did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s) _____

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No

If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %			
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	75 %
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	2.5 %
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths	<input checked="" type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	110 Low	7	Multi-Family	2.5 %
Neighborhood Boundaries			The subject is bound by Rt. 264 to the North, Elizabeth River to the South, Rt. 64 to the East, and Rt. 13 to the West.					230 High	1	Commercial	10 %
Neighborhood Description			The subject is located in an established residential area within close proximity to schools, shopping, houses of worship and other expected suburban amenities. Major commuter routes nearby provide access to most points in the metropolitan area including employment centers. The neighborhood exhibits average maintenance patterns and marketability.					160 Pred.	60	Other Vacant	10 %
Market Conditions (including support for the above conclusions)			See Attached Addendum								

Dimensions **80 x 320** Area **25600 sf** Shape **Regular** View **N/Wtr;**

Specific Zoning Classification **R-6** Zoning Description **Single Family Residence**

Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe. **See Attached Addendum**

Utilities Public Other (describe) Public Other (describe) Off-site Improvements—Type Public Private

Electricity ☒ ☐ Water ☒ ☐ Street Pavement ☒ ☐

Gas ☒ ☐ Sanitary Sewer ☒ ☐ Alley None ☐ ☐

FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone **X** FEMA Map # **5101040180F** FEMA Map Date **09/02/2009**

Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe. **The appraiser did not check the land records for recorded easements, as these types of documents are not readily available. The appraiser has reported only apparent easements, encroachments, and other apparent adverse conditions for the purpose of this appraisal. The appraiser also recommends a qualified professional (surveyor and/or EPA consultant) for a complete and accurate description of any factors that may have been unforeseen at the time of inspection.**

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION		INTERIOR	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space		Foundation Walls	Cinderblock/Avg.	Floors	Carpets/Vin/Avg.
# of Stories	1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	Vinyl/Avg.	Walls	Drywall/Avg.
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area	0 sq. ft.	Roof Surface	Asph.Shingle/Avg.	Trim/Finish	Wood/Avg.
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish	0 %	Gutters & Downspouts	None	Bath Floor	Vinyl/Avg.
Design (Style)	Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	Metal/Avg.	Bath Wainscot	Fiberglass/Avg.
Year Built	1955	Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs)	15	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	Metal/Avg.	<input checked="" type="checkbox"/> Driveway	# of Cars 2
Attic	<input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> WoodStove(s) # 0	Driveway Surface	Paved
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other Fuel GAS		Fireplace(s) # 0	<input type="checkbox"/> Fence None	Garage	# of Cars 0
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck Deck	<input checked="" type="checkbox"/> Porch Covered	Carport	# of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool None	<input checked="" type="checkbox"/> Other 2 Sheds	Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)							
Finished area above grade contains:		7 Rooms	3 Bedrooms	2.0 Bath(s)	1,217 Square Feet of Gross Living Area Above Grade		
Additional features (special energy efficient items, etc.). Typical features for the neighborhood and the area.							

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **C3; No updates in the prior 15 years; All of the utilities were turned on, and in proper working condition at the time of the inspection (including the testing for hot water). The garage of the subject property appeared to have been converted prior to the effective date of this appraisal. The work was performed in a workmanlike manner, however, it would not be easily converted back into a garage. The converted space did have HVAC tied in from the main system, therefore, the appraiser did include it in the overall GLA for the purpose of this appraisal. <Continued in addendum>**

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe. **Lead based paint hazards "could" exist in any home built before January 1, 1978. Correction is required to all defective painted surfaces if they exist. The appraiser is unaware if lead based paint exists, however, the warning was noted due to the age of the subject property. A lead based paint inspection is recommended.**

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe.

LOT SIZE - 8,000 SF - USED IN THIS APPRAISAL
 ACTUAL - 2,177 SF - 27,400 SF

Uniform Residential Appraisal Report

File No. 69649288

There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 139,900 to \$ 210,000

There are 8 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 115,000 to \$ 217,500

FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
120 KIDD BLVD	148 Kidd Boulevard	5921 Jerry Road	300 Pefley Drive	
Address	NORFOLK, VA 23502-5214	Norfolk, VA 23502	Norfolk, VA 23502	
Proximity to Subject	0.11 miles SW	0.27 miles NW	0.54 miles SW	
Sale Price	\$ 141,500	\$ 130,000	\$ 140,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 93.77 sq. ft.	\$ 112.85 sq. ft.	\$ 109.63 sq. ft.
Data Source(s)	MLS REIN #1434199;DOM 25	MLS REIN #1410560;DOM 105	MLS REIN #1421565;DOM 31	
Verification Source(s)	Tax ID#36280100	Tax ID#08835900	Tax ID#14785700	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sale or Financing	Armlth	Armlth	Armlth	Armlth
Concessions	Cash;0	Conv;0	Cash;0	Cash;0
Date of Sale/Time	s09/14;c08/14	s07/14;c06/14	s06/14;c06/14	
Location	N;WtrFr;	N;Res;	N;WtrFr;	
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	
Site	25600 sf	15682 sf	10454 sf	13939 sf
View	N;Wtr;	N;Wtr;	N;Res;	B;Wtr;
Design (Style)	DT1;Ranch	DT1;Ranch	DT1;Ranch	DT1;Ranch
Quality of Construction	Q3	Q3	Q3	Q3
Actual Age	60	59	60	55
Condition	C3	C4	C3	C2
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	7 3 2.0	6 3 1.1	7 3 1.0	6 3 1.0
Gross Living Area	1,217 sq. ft.	1,509 sq. ft.	1,152 sq. ft.	1,277 sq. ft.
Basement & Finished Rooms Below Grade	0sf	0sf	0sf	0sf
Functional Utility	Average	Average	Average	Average
Heating/Cooling	FWA/Gas/C/Air	FWA/Oil/C/Air	FWA/Oil/C/Air	FWA/Gas/C/Air
Energy Efficient Items	None	None	None	None
Garage/Carport	2dw	1ga2gd2dw	2dw	2dw
Porch/Patio/Deck	Porch/Deck	Porch/Patio	Porch	Porch/Deck
Fireplaces	0 F/P	1 F/P	0 F/P	1 F/P
Fence/Shed/Pool	2 Sheds	Fence/Pool	Fence/Shed	Fence
Misc. Upgrades	Typical	Typical	Typical	Kitchen Updated
Net Adjustment (Total)	\$ 20,780	\$ 12,450	\$ 14,300	\$ 14,300
Adjusted Sale Price of Comparables	Net Adj. -14.7%	Net Adj. 9.6%	Net Adj. -10.2%	Net Adj. -10.2%
	Gross Adj. 26.7%	Gross Adj. 11.1%	Gross Adj. 15.9%	Gross Adj. 15.9%
	\$ 120,740	\$ 142,450	\$ 125,700	\$ 125,700

1 ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) REIN/MLS

My research ☒ did ☐ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) REIN/MLS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer		07/28/2014		06/23/2014
Price of Prior Sale/Transfer		\$172,651		\$0
Data Source(s)	Tax Records/REIN	Tax Records/REIN	Tax Records/REIN	Tax Records/REIN
Effective Date of Data Source(s)	04/11/2015	04/11/2015	04/11/2015	04/11/2015

Analysis of prior sale or transfer history of the subject property and comparable sales Per public record no sale or transfer of subject within the last 3 years, per MLS no listing of subject within the last 3 years. Comparable #1 had a prior transfer on 07/28/2014, for \$172,651. The prior transaction was a foreclosure in which the Veteran's Administration took possession of the property, and the most recent sale was an arm's length transaction, which led to the decrease that is reflected in this appraisal, and is now in line with the subject's current market value. Comparable #3 was transferred on 06/23/2014 with a Gift Deed, for an undisclosed nominal amount as recorded in document # 12381. Comparable #6 was sold on 01/06/2015 for \$139,091 in a Foreclosure Deed.

Summary of Sales Comparison Approach. Sales recited are from subject's area and are in acceptable proximity to the subject. They are the most recent and most comparable found. No adjustment was warranted for sales/financing as all types of financing are readily available. Age adjustments are not warranted as all comparables and the subject have been built around the same time frame or have recently been renovated. GLA has been adjusted for based on extracted market data. Variances in amenities have been adjusted for based on the opinion of the appraiser due to lack of comparable sales information for paired sales analysis. All value affecting dissimilarities were adjusted according to market reaction. Secondary market standards for net and gross adjustment percentages were met. The indicated range of values brackets the value of the subject. 0=No adjustment could be supported.

Indicated Value by Sales Comparison Approach \$ 132,000

Indicated Value by: Sales Comparison Approach \$ 132,000 Cost Approach (if developed) \$ 133,800 Income Approach (if developed) \$ 0

Market actions of buyers and sellers are best analyzed by the Sales Comparison Approach. That approach is given greatest weight in the reconciliation.

This appraisal is made ☒ "as is," ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: None. Some photographs may be reproduced on MLS listings.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 132,000 as of 04/12/2015, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File No. 69649288

FEATURE		SUBJECT		COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
120 KIDD BLVD		104 Effie Avenue		329 Pefley Drive		235 Pefley Drive		235 Pefley Drive	
Address NORFOLK, VA 23502-5214		Norfolk, VA 23502		Norfolk, VA 23502		Norfolk, VA 23502		Norfolk, VA 23502	
Proximity to Subject		0.06 miles NW		0.63 miles SW		0.56 miles SW			
Sale Price		\$ 116.67 sq. ft.		\$ 107.20 sq. ft.		\$ 127.30 sq. ft.		\$ 139.900	
Sale Price/Gross Liv. Area		0.00 sq. ft.		140,000		139,900		139,900	
Data Source(s)		MLS REIN #1331845;DOM 284		MLS REIN #1512991;DOM 17		MLS REIN #1507409;DOM 22			
Verification Source(s)		Tax ID#03976900		Tax ID#43375500		Tax ID#32298700			
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		DESCRIPTION		DESCRIPTION	
Sale or Financing		ArmLth		Listing		Listing		Listing	
Concessions		VA;0		;0		;0		;0	
Date of Sale/Time		s06/14;c05/14		Active		Active		Active	
Location		N;WtrFr;		N;WtrFr;		N;WtrFr;		N;WtrFr;	
Leasehold/Fee Simple		Fee Simple		Fee Simple		Fee Simple		Fee Simple	
Site		25600 sf		10454 sf		32670 sf		10890 sf	
View		N;Wtr;		N;Res;		N;Res;		N;Res;	
Design (Style)		DT1;Ranch		DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction		Q3		Q3		Q3		Q3	
Actual Age		60		52		57		57	
Condition		C3		C3		C2		C2	
Above Grade		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count		7 3 2.0		7 3 1.0		6 3 2.0		6 2 2.0	
Gross Living Area		1,217 sq. ft.		1,200 sq. ft.		1,305 sq. ft.		1,099 sq. ft.	
Basement & Finished		0sf		510		-2,640		0	
Rooms Below Grade		0sf		0sf		0sf		0sf	
Functional Utility		Average		Average		Average		Average	
Heating/Cooling		FWA/Gas/C/Air		BB/Radnt/C/Air		BB/Radnt/C/Air		FWA/Gas/C/Air	
Energy Efficient Items		None		None		None		None	
Garage/Carport		2dw		1ga2dw		1ga2dw		1ga2dw	
Porch/Patio/Deck		Porch/Deck		Porch		Porch/Patio		Porch	
Fireplaces		0 F/P		0 F/P		1 F/P		1 F/P	
Fence/Shed/Pool		2 Sheds		Shed		0 None		0 None	
Misc. Upgrades		Typical		Typical		Typical		Typical	
Net Adjustment (Total)		[X] + [] -		[] + [X] -		[] + [X] -		[] + [X] -	
Adjusted Sale Price		Net Adj. 3.9%		Net Adj. -5.1%		Net Adj. -3.5%		Net Adj. -3.5%	
of Comparables		Gross Adj. 11.8%		Gross Adj. 7.2%		Gross Adj. 19.3%		Gross Adj. 19.3%	
ITEM		SUBJECT		COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)		Tax Records/REIN		Tax Records/REIN		Tax Records/REIN		Tax Records/REIN	
Effective Date of Data Source(s)		04/11/2015		04/11/2015		04/11/2015		04/11/2015	
Summary of Sales Comparison Approach		Active listings have been provided to further support the final reconciliation of value.							

CURLER DRIVE

Unlabeled Line As
Scaled From Recorded
PlatApprox. Flood Zone Line
As Scaled From F.I.R.M.

R=10'

KIDD BOULEVARD

Physical Survey
OfLOT 3, BLOCK A, RIVER FORREST SHORES
Norfolk, VirginiaFor
PAUL R. DAVIS, JR. & PATRICIA ANN DAVIS

BUILDING ELEVATION INFORMATION

FLOOR ELEVATION AT FRONT ENTR. = 12.29

GARAGE FLOOR ELEV. = N/A

LOWEST GRADE ADJACENT TO BLDG. = 10.2

NOTES:

- 1) THIS SURVEY WAS PERFORMED WITHOUT THE BENEFIT OF A TITLE REPORT AND MAY NOT SHOW ANY EASEMENTS OR RESTRICTIONS THAT MAY AFFECT SAID PROPERTY AS SHOWN.
- 2) LEE S. ROOD, P.C. IS NOT A PARTY IN DETERMINING THE REQUIREMENTS FOR FLOOD INSURANCE ON THE PROPERTY SHOWN HEREON. THIS SURVEY DOES NOT IMPLY THAT THIS PROPERTY WILL OR WILL NOT BE SUBJECT TO FLOODING. FOR FURTHER INFORMATION, CONTACT THE LOCAL COMMUNITY FLOOD OFFICIAL.
- 3) ELEVATIONS SHOWN HEREON REFER TO M.O.V.D. OF 1929.

LEE S. ROOD, P.C.
Land Surveyors5737 BARTEE STREET
NORFOLK, VIRGINIA 23502
Ph. (757) 466-1111

NOTE:

AS SHOWN ON THE FLOOD INSURANCE RATE MAP, THIS PROPERTY APPEARS TO FALL IN:

FLOOD ZONE (S) "A4" "B" "C"

COMMUNITY NO. 510104

PANEL NO. 4D DATED: 4/17/84

BASE FLOOD ELEVATION = 8.5

SCALE: 1"=30'

DATE: 6/2/99

REFERENCE:

NORFOLK M.B.32, PG.5,6

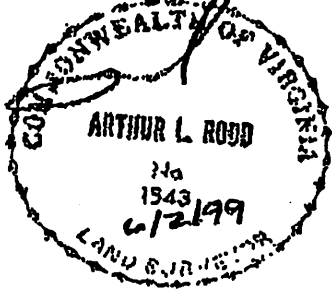
51.091-99

F.B. T-39 Pg. 35A

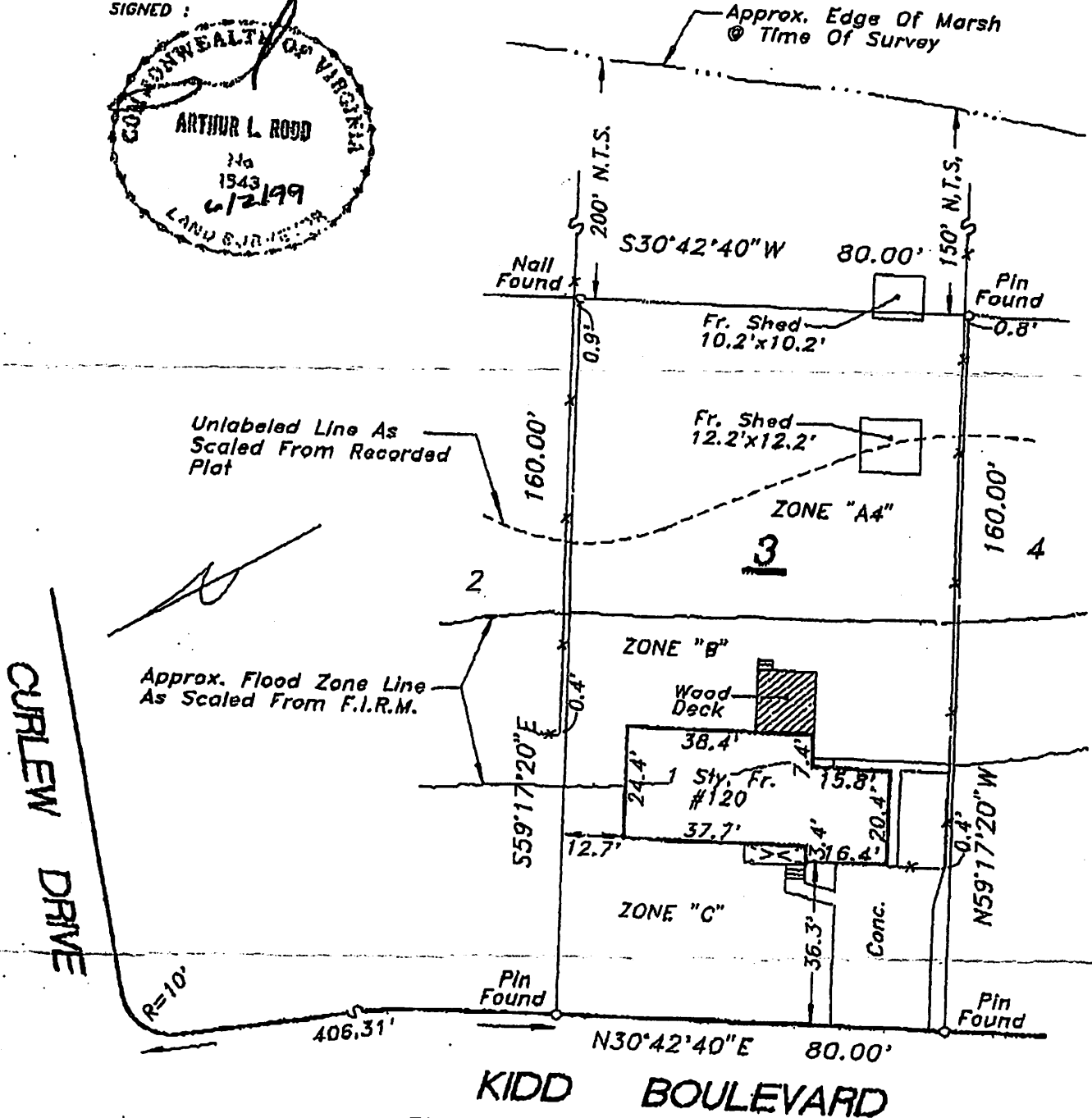
F.B.745, PG.57

THIS IS TO CERTIFY THAT I ON JUNE 2, 1999 SURVEYED THE PROPERTY SHOWN ON THIS PLAT AND THAT THE TITLE LINES AND THE WALLS OF THE BUILDINGS ARE SHOWN ON THIS PLAT. THE BUILDINGS STAND STRICTLY WITHIN THE TITLE LINES AND THERE ARE NO ENCROACHMENTS OF OTHER BUILDINGS ON THE PROPERTY EXCEPT AS SHOWN.

SIGNED :



Approx. Edge Of Marsh
@ Time Of Survey



Unlabeled Line As
Scaled From Recorded
Plat

Approx. Flood Zone Line
As Scaled From F.I.R.M.

KIDD BOULEVARD

Physical Survey
Of

LOT 3, BLOCK A, RIVER FORREST SHORES
Norfolk, Virginia

For
PAUL R. DAVIS, JR. & PATRICIA ANN DAVIS

BUILDING ELEVATION INFORMATION

FLOOR ELEVATION AT FRONT ENTR. = 12.29 GARAGE FLOOR ELEV. = N/A LOWEST GRADE ADJACENT TO BLDG. = 10.2

NOTES :

- 1) THIS SURVEY WAS PERFORMED WITHOUT THE BENEFIT OF A TITLE REPORT AND MAY NOT SHOW ANY / ALL EASEMENTS OR RESTRICTIONS THAT MAY AFFECT SAID PROPERTY AS SHOWN.
- 2) LEE S. ROOD, P.C. IS NOT A PARTY IN DETERMINING THE BUILDING'S FLOOR ELEVATION.

LEE S. ROOD, P.C.
Land Surveyor

NOTE:

AS SHOWN ON THE FLOOD INSURANCE RATE MAP, THIS PROPERTY APPEARS TO FALL IN :

ROBERT J. BELL & ASSOC., INC
REAL ESTATE APPRAISERS

File No. 120KIDD

No AMC
PrimeLending, A Plains Capital Company
18111 PRESTON RD
DALLAS, TX 75252

File Number: 120KIDD

In accordance with your request, I have appraised the real property at:

120 KIDD BLVD
NORFOLK, VA 23502

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of July 8, 2015 is:

\$185,000
One Hundred Eighty-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.



ROBERT JEFFREY BELL
#400100-4048
APPRAISER

Uniform Residential Appraisal Report

File No. 120KIDD

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 120 KIDD BLVD City NORFOLK State VA Zip Code 23502
 Borrower PAUL & PATRICIA DAVIS Owner of Public Record PAUL & PATRICIA DAVIS County NORFOLK CITY
 Legal Description 3 BLK A RIVER FORREST SHORES
 Assessor's Parcel # 10820700 Tax Year 2014 RE Taxes \$ 1.709
 Neighborhood Name RIVER FORREST SHORES Map Reference 221-H6 Census Tract 0069.02
 Occupant ☒ Owner ☐ Tenant ☐ Vacant Special Assessments \$ 0 ☐ FUD HOAS 0 ☐ per year ☐ per month
 Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
 Assignment Type ☐ Purchase Transaction ☒ Refinance Transaction ☐ Other (describe)
 Lender/Client PrimeLending, A Plains Capital Company Address 18111 PRESTON RD, STE 900, DALLAS, TX 75252
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☒ No
 Report data source(s) used, offering price(s), and date(s) REINMLS

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ Date of Contract Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s)
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No
 If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	70% %
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	%
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths	<input checked="" type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	90 Low	5	Multi-Family	%
Neighborhood Boundaries LOCATED TO THE NORTH OF THE ELIZABETH RIVER, SOUTH OF HIGHWAY 264, WEST OF HIGHWAY 64, AND EAST OF MILITARY HIGHWAY.								650 High	80	Commercial	30% %
Neighborhood Description See Attached Addendum								200 Pred.	40	Other	%

Market Conditions (including support for the above conclusions) See Attached Addendum

Dimensions 80 X 160 Area 12800 sf Shape RECTANGULAR View N;Wtr.
 Specific Zoning Classification R-6 Zoning Description SF RESIDENTIAL
 Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe.

Utilities Public Other (describe) Public Other (describe) Off-site Improvements—Type Public Private
 Electricity ☒ Water ☒ Street ASPHALT ☒
 Gas ☒ Sanitary Sewer ☒ Alley NONE ☐
 FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X FEMA Map # 5101040180F FEMA Map Date 09/02/2009
 Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe.
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe. Any easement on the site is for utility and/or drainage purposes. There were no known adverse easements or conditions noted. Subject is within close proximity to the light rail transit line and its railroad tracks however there's no measurable impact on value or marketability. The subject has deeded access to a creek which is tidal water and leads to the elizabeth river.
 The subject also backs to Interstate 64 however there is no measurable impact on value or marketability

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	MASONRY BLK/AVG	Floors	HDWD.CPT/AVG		
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	VINYL/AVG	Walls	PLASTER/AVG		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area 0 sq. ft.	Roof Surface	ARCH SHINGLE/GD	Trim/Finish	WOOD/AVG		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	ALUMINUM/AVG	Bath Floor	TILE.VNL/AVG		
Design (Style) RANCH	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	WD DBL HUNG/AVG	Bath Wainscot	FBGLS.TILE/AVG		
Year Built 1955	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	STORMS/AVG	Car Storage	None		
Effective Age (Yrs) 20	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	FBGLASS/AVG	<input checked="" type="checkbox"/> Driveway # of Cars 2			
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HMB <input type="checkbox"/> Radiant	Amenities	WoodStove(s) #0	Driveway Surface	CONCRETE		
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel GAS	Fireplace(s) # 0	Fence None	Garage # of Cars 0			
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck deck	Porch None	Carport # of Cars 0			
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	Other None	Att. Det. Built-In			
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other (describe) FAN/HOOD							
Finished area above grade contains: 7 Rooms 3 Bedrooms 2.0 Bath(s) 1,208 Square Feet of Gross Living Area Above Grade							
Additional features (special energy efficient items, etc.) STORM WINDOWS AND DOORS							

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) C4: No updates in the prior 15 years: The subject property was built prior to 1978. Residential structures built prior to 1978 may contain lead-based paint. Appraiser is not responsible for testing to determine if the paint surfaces in the subject property are indeed lead-based.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe. ALL UTILITIES APPEARED TO BE IN WORKING ORDER AT THE TIME OF INSPECTION

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe.

Uniform Residential Appraisal Report

File No. 120KIDD

There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 160,000 to \$ 270,000	
There are 6 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 130,000 to \$ 270,000	
FEATURE	SUBJECT
120 KIDD BLVD	148 KIDD BLVD
Address NORFOLK, VA 23502	NORFOLK, VA 23502
Proximity to Subject	0.11 miles SW
Sale Price	\$ 270,000
Sale Price/Gross Liv. Area	\$ 154.29 sq. ft.
Data Source(s)	REINMLS #1512919:DOM 12
Verification Source(s)	ASSESSOR REC: EXTERIOR INSP
VALUE ADJUSTMENTS	DESCRIPTION
Sale or Financing	ArmLth
Concessions	FHA:0
Date of Sale/Time	s04/15;c04/15
Location	N;Res;
Leasehold/Fee Simple	FEE SIMPLE
Site	12800 sf
View	N;Wtr;
Design (Style)	DT1;RANCH
Quality of Construction	Q4
Actual Age	60
Condition	C4
Above Grade	Total Bdrms Baths
Room Count	7 3 2.0
Gross Living Area	1,208 sq. ft.
Basement & Finished	0sf
Rooms Below Grade	0sf
Functional Utility	AVERAGE
Heating/Cooling	FWA C/Air
Energy Efficient Items	STORM WD/DRS
Garage/Carport	2dw
Porch/Patio/Deck	Deck
Net Adjustment (Total)	\$ 62,760
Adjusted Sale Price of Comparables	\$ 207,240
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
Data source(s) MLS/COURT RECORDS	
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.	
Data source(s) MLS/COURT RECORDS	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).	
ITEM	SUBJECT
Date of Prior Sale/Transfer	09/17/2014
Price of Prior Sale/Transfer	\$141,500
Data Source(s)	CITY RECORDS
Effective Date of Data Source(s)	07/08/2015
Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT IS NOT ON THE MARKET & HAS NOT TRANSFERRED WITHIN THE PAST 36 MONTHS. NO PERSONAL PROPERTY WAS INCLUDED IN THE FINAL VALUE ESTIMATE. THE INFORMATION REPORTED FOR THE PREVIOUS SALES HISTORY OF THE SUBJECT(AND COMPARABLES, IF APPLICABLE) INCLUDES A THREE YEAR HISTORY. COMP 1'S PREVIOUS SALE WAS A FORECLOSURE (WHICH ARE NOT TYPICAL OF THE MARKET AREA).	
Summary of Sales Comparison Approach THE SALES USED ARE THE MOST RELIABLE IN TERMS OF LOCATION, UTILITY, DESIGN, AND QUALITY OF CONSTRUCTION. SEE ATTACHED ADDENDA FOR ADDITIONAL COMMENTS. THE USE OF SALES OVER 6 MONTHS WAS UNAVOIDABLE DUE TO THE LACK OF RECENT COMPARABLE SALES. MOST WEIGHT IS GIVEN TO COMPS 1 AND 2 AS THEY ARE 3 BEDROOM SALES. COMPS 1 AND 4 REQUIRED VERY LARGE CONDITION ADJUSTMENTS FOR HAVING RENOVATED KITCHENS, BATHS, FLOORING, HVAC, ETC	
Indicated Value by Sales Comparison Approach \$ 185,000	
Indicated Value by: Sales Comparison Approach \$ 185,000 Cost Approach (if developed) \$ 187,300 Income Approach (if developed) \$ 0	
THE SALES COMPARISON APPROACH IS GIVEN THE MOST WEIGHT AS THERE IS AMPLIFIED MARKET DATA AVAILABLE FOR ANALYSIS. THE MARKET VALUE OF THE SUBJECT IS ESTIMATED TO BE IN THE MID-RANGE OF ADJUSTED VALUES. THE COST APPROACH IS NOT PROVIDED. INSUFFICIENT RENTAL DATA AVAILABLE FOR USE IN THE INCOME APPROACH.	
This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. NO PERSONAL PROPERTY INCLUDED IN FINAL VALUE ESTIMATE.	
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 185,000 as of 07/08/2015, which is the date of inspection and the effective date of this appraisal.	

Statement of Credit Denial, Termination or Change

DAVIS
Loan #: 2107000862

Date: AUGUST 14, 2015

Applicant's Name:

PAUL RUFUS DAVIS JR

Applicant's Address: 120 KIDD BLVD
NORFOLK, VA 23502

Description of Account, Transaction, or Requested Credit:
MORTGAGE APPLICATION

Description of Action Taken:

Thank you for your recent application for credit. Your request for a loan was carefully considered, and we regret that we are unable to approve your application at this time for the following reason(s):

Part I - Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit

This section must be completed in all instances.

- ☐ Credit application incomplete
- ☐ Insufficient number of credit references provided
- ☐ Unacceptable type of credit references provided
- ☐ Unable to verify credit references
- ☐ Temporary or irregular employment
- ☐ Unable to verify employment
- ☐ Length of employment
- ☐ Income insufficient for amount of credit requested
- ☐ Excessive obligations in relation to income
- ☐ Unable to verify income
- ☐ Length of residence
- ☐ Temporary residence
- ☐ Unable to verify residence
- ☐ No credit file
- ☐ Limited credit experience
- ☐ Poor credit performance with us
- ☐ Delinquent past or present credit obligations with others
- ☐ Collection action or judgment
- ☐ Garnishment or attachment
- ☐ Foreclosure or repossession
- ☐ Bankruptcy
- ☐ Number of recent inquiries on credit bureau report

15858.104

Page 1 of 3



2107000862

X Value or type of collateral not sufficient
Other, specify: _____

Part II - Disclosure of Use of Information Obtained From an Outside Source

This section should be completed if the credit decision was based in whole or in part on information that has been obtained from an outside source.

- ☐ Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name:

Address:

Toll-Free Telephone Number:

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score:

Date:

Scores range from a low of to a high of

Key factors that adversely affected your credit score:

If you have any questions regarding your credit score, you should contact Experian at:

Address: P. O. Box 2002, Allen, TX 75013

Toll-free Telephone number: 1-888-397-3742

- ☐ Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

Notice of Action Taken and Statement of Reasons

Applicant Name and Address

Paul R Davis, Jr

120 KIDD BLVD, NORFOLK, VA 23502

Property Address

120 KIDD BLVD, NORFOLK, VA 23502

Today's Date

April 17, 2015

Description of Account, Transaction or Requested Credit
Conventional mortgage

We have carefully considered the credit application and sincerely regret that we are unable to approve the application at this time for the reason(s) indicated below. The decisions reflected below apply to applicant listed above unless otherwise noted.

- Value or type of collateral not sufficient

If you have any questions regarding this notice, you should contact:

Creditor's Name: Wells Fargo Bank, N.A.

Phone: 800-258-6649

Creditor's Address: 800 WALNUT ST, 9TH FLOOR, DES MOINES, IA 50309-3605

Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request to us, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

Thank you for considering us for your financing needs. Although we cannot be of service to you right now, you have our promise of immediate attention any time you choose to call on us for future assistance.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20006



Statement of Credit Denial, Termination or Change

DAVIS
Loan #: 2107000862

Date: AUGUST 14, 2015

Applicant's Name:
PATRICIA ANN DAVIS

Applicant's Address: 120 KIDD BLVD
NORFOLK, VA 23502

Description of Account, Transaction, or Requested Credit:
MORTGAGE APPLICATION

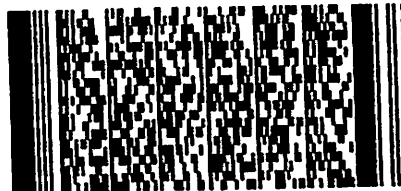
Description of Action Taken:

Thank you for your recent application for credit. Your request for a loan was carefully considered, and we regret that we are unable to approve your application at this time for the following reason(s):

Part I - Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit

This section must be completed in all instances.

- ☐ Credit application incomplete
- ☐ Insufficient number of credit references provided
- ☐ Unacceptable type of credit references provided
- ☐ Unable to verify credit references
- ☐ Temporary or irregular employment
- ☐ Unable to verify employment
- ☐ Length of employment
- ☐ Income insufficient for amount of credit requested
- ☐ Excessive obligations in relation to income
- ☐ Unable to verify income
- ☐ Length of residence
- ☐ Temporary residence
- ☐ Unable to verify residence
- ☐ No credit file
- ☐ Limited credit experience
- ☐ Poor credit performance with us
- ☐ Delinquent past or present credit obligations with others
- ☐ Collection action or judgment
- ☐ Garnishment or attachment
- ☐ Foreclosure or repossession
- ☐ Bankruptcy
- ☐ Number of recent inquiries on credit bureau report



Statement of Credit Denial, Termination or Change

DAVIS
Loan #: 2107000862

Date: AUGUST 14, 2015

Applicant's Name:
PATRICIA ANN DAVIS

Applicant's Address: 120 KIDD BLVD
NORFOLK, VA 23502

Description of Account, Transaction, or Requested Credit:
MORTGAGE APPLICATION

Description of Action Taken:
Thank you for your recent application for credit. Your request for a loan was carefully considered, and we regret that we are unable to approve your application at this time for the following reason(s):

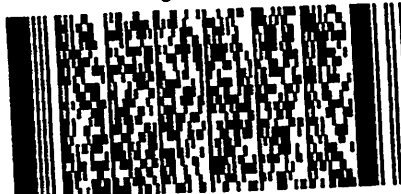
Part I - Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit

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- ☐ Credit application incomplete
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- ☐ Unable to verify income
- ☐ Length of residence
- ☐ Temporary residence
- ☐ Unable to verify residence
- ☐ No credit file
- ☐ Limited credit experience
- ☐ Poor credit performance with us
- ☐ Delinquent past or present credit obligations with others
- ☐ Collection action or judgment
- ☐ Garnishment or attachment
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- ☐ Bankruptcy
- ☐ Number of recent inquiries on credit bureau report

15858.104

Page 1 of 3



2107000862

☒ Value or type of collateral not sufficient
____ Other, specify: _____

Part II - Disclosure of Use of Information Obtained From an Outside Source

This section should be completed if the credit decision was based in whole or in part on information that has been obtained from an outside source.

- ☐ Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name:

Address:

Toll-Free Telephone Number:

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score:

Date:

Scores range from a low of to a high of

Key factors that adversely affected your credit score:

If you have any questions regarding your credit score, you should contact TransUnion Consumer Disclosure Center at:

Address: P.O. Box 1000, Chester, PA 19022

Toll-free Telephone number: 1-800-916-8800

- ☐ Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

2107000862

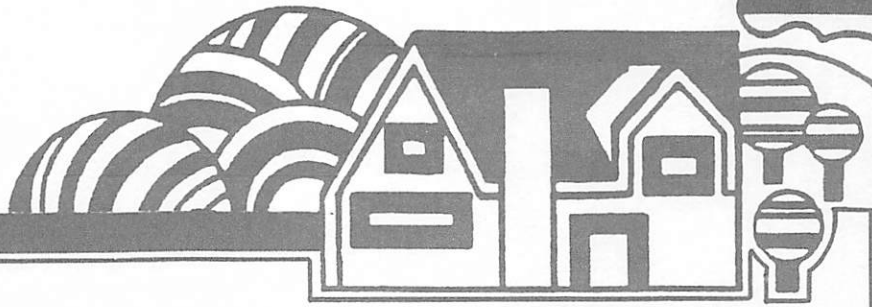
If you have any questions regarding this notice, you should contact:

Creditor's name: **PRIMELENDING, A PLAINSCAPITAL COMPANY**

Creditor's address: **704 QUINCE ORCHARD ROAD #230, GAITHERSBURG, MD 20878**

Creditor's telephone number: **(888) 812-2711**

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the **FEDERAL RESERVE CONSUMER HELP CENTER, PO BOX 1200, MINNEAPOLIS, MN 55480.**



DENNIS BAILEY & ASSOCIATES
Real Estate Appraisers
228 NORTH DONNAWOOD DRIVE
SUITE 103
VIRGINIA BEACH, VA 23452
(757) 498-9280 • FAX: (757) 498-9774

APPRAISAL REPORT

FOR: Chartway Federal Credit Union
RE: Davis, Paul R. & Patricia A.

May 13, 1999

GENTLEMEN:

AS REQUESTED (I-WE) HAVE PERSONALLY INSPECTED THE PROPERTY DESCRIBED AS:

120 Kidd Boulevard
Norfolk, Virginia 23502

THE PURPOSE OF THIS APPRAISAL IS TO ESTIMATE THE MARKET VALUE OF THIS
PROPERTY AS OF May 10, 1999 IT IS MY OPINION
THAT THE MARKET VALUE AS OF THE AFOREMENTIONED DATE IS:

\$ 84,000.00

THE PROPERTY WAS APPRAISED AS A WHOLE, OWNED IN FEE SIMPLE AND UNENCUMBERED,
SUBJECT TO THE CONTINGENT AND LIMITING CONDITIONS OUTLINED HEREIN.

COMMONWEALTH OF VIRGINIA
JOHN E. PITTS
Certified Residential Appraiser

RESIDENTIAL APPRAISAL REPORT

File No.

kidd120

Property Address	120 Kidd Boulevard		City	Norfolk	State	VA	Zip Code	23502
Legal Description	Lot 3, Block A, River Forest Shores		County	n/a				
Assessor's Parcel No.	10820700 1		Tax Year	98/99	R.E. Taxes	\$1085.28	Special Assessments	\$none
Borrower	Davis, Paul R. Jr &		Current Owner	Patricia A./same		Occupant:	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant <input type="checkbox"/> Vacant
Property rights appraised	<input checked="" type="checkbox"/> Fee Simple	<input type="checkbox"/> Leasehold	Project Type	<input type="checkbox"/> PUD	<input type="checkbox"/> Condominium (HUD/VA only)	HOAS	n/a	/Mo.
Neighborhood or Project Name	River Forest		Map Reference	11-D12		Census Tract	0069.02	
Sale Price	\$ n/a	Date of Sale	n/a					
Lender/Client	Chartway, Fed. C. U.		Address	160 Newtown Road Virginia Beach, VA 23462				
Appraiser	John E. Pitts		Address	228 N Donnanwood Dr., Ste 103, Va Beach 23452				

Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Predominant occupancy	Single family housing	Present land use %	Land use change
Built up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	<input checked="" type="checkbox"/> Owner 90	PRICE \$ (000) 70	AGE (yrs) 25	<input checked="" type="checkbox"/> Not likely <input type="checkbox"/> Likely
Growth Rate	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	<input checked="" type="checkbox"/> Tenant 5	Low 25	2-4 family	<input type="checkbox"/> In process
Property values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Vacant (0-5%)	High 60	Multi-family	To:
Demand/supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In balance	<input type="checkbox"/> Over supply	<input type="checkbox"/> Vacant (Over 5%)	Predominant 90	Commercial 5	
Marketing time	<input checked="" type="checkbox"/> Under 3 mos.	<input type="checkbox"/> 3-6 mos.	<input type="checkbox"/> Over 6 mos.		45	(vac) 5	

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood boundaries and characteristics: Interstate I264 to north, Interstate I64 to east, Elizabeth River to south and west.

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market etc.)
 The subject property is located in River forest, an established neighborhood in the city of Norfolk. Properties are a mix of ranch and 2 story houses of average construction and are compatible in architectural design. It is near schools, shopping and major traffic arteries. Regional employment centers are easily accessible.

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):
 A typical seller is willing to pay a portion of the buyers discount points & CC in this area, thus, sales prices are not influenced by the type of loan. Marketing time is average and supply and demand appear to be in balance. No adverse neighborhood conditions were noted. THIS APPRAISAL IS A SUMMARY REPORT AS DEFINED BY THE BOARD OF THE APPRAISAL FOUNDATION AND COMPLIES WITH USPAP.

Project Information for PUDs (If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)? ☐ Yes ☐ No
 Approximate total number of units in the subject project _____ Approximate total number of units for sale in the subject project _____
 Describe common elements and recreational facilities: not located in a PUD

Dimensions	80 x 160 x 80 x 160		Topography	level
Site area	12800 sf +/-		Size	typical for area
Specific zoning classification and description	R6 Residential		Shape	rectangular
Zoning Compliance	<input checked="" type="checkbox"/> Legal	<input type="checkbox"/> Legal nonconforming (Grandfathered use)	Drainage	appears adequate
Highest & best use as improved:	<input checked="" type="checkbox"/> Present use	<input type="checkbox"/> Other use (explain)	View	average
Utilities	Public	Other	Landscaping	typical
Electricity	<input checked="" type="checkbox"/>		Driveway Surface	concrete
Gas	<input type="checkbox"/>		Apparent easements	normal utilities
Water	<input checked="" type="checkbox"/>		FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Sanitary sewer	<input checked="" type="checkbox"/>		FEMA Zone	C Map Date 4/17/84
Storm sewer	<input checked="" type="checkbox"/>		FEMA Map No.	510104-0004D
Off-site Improvements	Type	Public	Private	
Street	asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Curb/gutter	yes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Sidewalk	yes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Street lights	yes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Alley	no	<input type="checkbox"/>	<input type="checkbox"/>	
Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.):	none			
Equal				

GENERAL DESCRIPTION		EXTERIOR DESCRIPTION		FOUNDATION		BASEMENT		INSULATION	
No. of Units	1	Foundation	block	Slab	no	Area Sq. Ft.	n/a	Roof	---
No. of Stories	1	Exterior Walls	vinyl	Crawl Space	yes	% Finished	n/a	Ceiling	avg <input checked="" type="checkbox"/>
Type (Det./Att.)	detach	Roof Surface	comp	Basement	none	Ceiling	n/a	Walls	avg <input checked="" type="checkbox"/>
Design (Style)	ranch	Gutters & Dwnspts.	yes/yes	Sump Pump	no	Walls	n/a	Floor	---
Existing/Proposed	exist	Window Type	dh	Dampness	NoneNoted	Floor	n/a	None	---
Age (Yrs.)	44	Storm/Screens	yes/yes	Settlement	NoneNoted	Outside Entry	n/a	Unknown	---
Effective Age (Yrs.)	17-21	Manufactured House	no	Infestation	NoneNoted				
ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths
Basement									
Level 1	1	1	1			1		3	2.0
Level 2									
Finished area above grade contains:	7	Rooms:	3	Bedroom(s):	2.0	Bath(s):	1268	Square Feet of Gross Living Area	
HEATING	KITCHEN EQUIP.		ATTIC		AMENITIES		CAR STORAGE		

in the city of Norfolk. Properties are a mix of ranch and 2 story houses of average construction and are compatible in architectural design. It is near schools, shopping and major traffic arteries. Regional employment centers are easily accessible.

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions etc.) A typical seller is willing to pay a portion of the buyers discount points & CC in this area, thus, sales prices are not influenced by the type of loan. Marketing time is average and supply and demand appear to be in balance. No adverse neighborhood conditions were noted. THIS APPRAISAL IS A SUMMARY REPORT AS DEFINED BY THE BOARD OF THE APPRAISAL FOUNDATION AND COMPLIES WITH USPAP.

Project Information for PUDs (If applicable) - Is the developer/builder in control of the Home Owners' Association (HOA)? ☐ Yes ☒ No

Approximate total number of units in the subject project _____ Approximate total number of units for sale in the subject project _____

Describe common elements and recreational facilities: **not located in a PUD**

Dimensions **80 x 160 x 80 x 160**

Site area **12800 sf +/-** Corner Lot ☐ Yes ☒ No

Specific zoning classification and description **R6 Residential**

Zoning Compliance ☒ Legal ☐ Legal nonconforming (Grandfathered use) ☐ Illegal ☐ No zoning

Highest & best use as improved: ☒ Present use ☐ Other use (explain) _____

Utilities Public Other **Off-site Improvements** Type Public Private

Electricity	<input checked="" type="checkbox"/>		Street	asphalt	<input checked="" type="checkbox"/>	
Gas	<input type="checkbox"/>		Curb/gutter	yes	<input checked="" type="checkbox"/>	
Water	<input checked="" type="checkbox"/>		Sidewalk	yes	<input checked="" type="checkbox"/>	
Sanitary sewer	<input checked="" type="checkbox"/>		Street lights	yes	<input checked="" type="checkbox"/>	
Storm sewer	<input checked="" type="checkbox"/>		Alley	no	<input type="checkbox"/>	

Topography **level**

Size **typical for area**

Shape **rectangular**

Drainage **appears adequate**

View **average**

Landscaping **typical**

Driveway Surface **concrete**

Apparent easements **normal utilities**

FEMA Special Flood Hazard Area ☐ Yes ☒ No

FEMA Zone **C** Map Date **4/17/84**

FEMA Map No. **510104-0004D**

Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.): **none**

Equal

GENERAL DESCRIPTION		EXTERIOR DESCRIPTION		FOUNDATION		BASEMENT		INSULATION	
No. of Units	1	Foundation	block	Slab	no	Area Sq. Ft.	n/a	Roof	---
No. of Stories	1	Exterior Walls	vinyl	Crawl Space	yes	% Finished	n/a	Ceiling	avg <input checked="" type="checkbox"/>
Type (Det./Att.)	detach	Roof Surface	comp	Basement	none	Ceiling	n/a	Walls	avg <input checked="" type="checkbox"/>
Design (Style)	ranch	Gutters & Dwnspts.	yes/yes	Sump Pump	no	Walls	n/a	Floor	---
Existing/Proposed	exist	Window Type	dh	Dampness	NoneNoted	Floor	n/a	None	---
Age (Yrs.)	44	Storm/Screens	yes/yes	Settlement	NoneNoted	Outside Entry	n/a	Unknown	---
Effective Age (Yrs.)	17-21	Manufactured House	no	Infestation	NoneNoted				

ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq. Ft.
Basement												
Level 1		1	1	1		1		3	2.0		utl.	1268
Level 2												

Finished area above grade contains: **7** Rooms: **3** Bedroom(s): **2.0** Bath(s): **1268** Square Feet of Gross Living Area

INTERIOR		HEATING		KITCHEN EQUIP.		ATTIC		AMENITIES		CAR STORAGE:	
Floors	cptvin/avg	Type	FHA	Refrigerator	<input type="checkbox"/>	None	<input type="checkbox"/>	Fireplace(s) #	<input type="checkbox"/>	None	<input type="checkbox"/>
Walls	wallbd/avg	Fuel	oil	Range/Oven	<input checked="" type="checkbox"/>	Stairs	<input type="checkbox"/>	Patio	<input type="checkbox"/>	Garage	# of cars
Trim/Finish	wood/avg	Condition	avg	Disposal	<input type="checkbox"/>	Drop Stair	<input type="checkbox"/>	Deck	<input checked="" type="checkbox"/>	Attached	
Bath Floor	vinyl/avg	COOLING		Dishwasher	<input checked="" type="checkbox"/>	Scuttle	<input checked="" type="checkbox"/>	Porch	<input checked="" type="checkbox"/>	Detached	
Bath Wainscot	ceramic/avg	Central	CAC	Fan/Hood	<input checked="" type="checkbox"/>	Floor	<input type="checkbox"/>	Fence	<input checked="" type="checkbox"/>	Built-In	
Doors	wood/avg	Other		Microwave	<input type="checkbox"/>	Heated	<input type="checkbox"/>	Pool	<input type="checkbox"/>	Carport	
		Condition	avg	Washer/Dryer	<input type="checkbox"/>	Finished	<input type="checkbox"/>	3 sheds	<input checked="" type="checkbox"/>	Driveway	1car

Additional features (special energy efficient items, etc.): **Storm windows, storm doors, deck, 3 sheds, and ceiling fans.**

Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.: **No functional or external depreciation noted. Normal wear and tear noted. Subject has an above ground oil tank with no leaks noted.**

Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property: **none noted**

COST APPROACH

EST. 1268 Sq. Ft. @ \$ 48.87 = \$ 61,967	45 yrs
appl, deck, porch, 3sheds = 7,500	
Garage/Carport Sq. Ft. @ \$ =	see sketch
Total Estimated Cost New = \$ 69,467	
Less Physical Functional External	THIS HOUSE MEETS HUD MINIMUM REQUIREMENTS.
Depreciation 11490 = \$ 11,490	
Depreciated Value of Improvements = \$ 57,977	
"As-is" Value of Site Improvements = \$ 4,000	COST DATA OBTAINED FROM MARSHALL AND SWIFT VALUATION SERVICE.
INDICATED VALUE BY COST APPROACH = \$ 85,977	

SALES COMPARISON ANALYSIS

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
120 Kidd Boulevard	5836 Sellger Drive	5944 McGinnis Circle	120 Kid Boulevard	
Proximity to Subject	1 block	3 blocks	same block	
Sales Price	\$ n/a	\$ 88,000	\$ 89,900	\$ 84,000
Price/Gross Liv. Area	\$ 0 / \$ 78.01	\$ 62.17	\$ 61.05	
Data and/or Verification Sources	Pys. Insp. Tax records & MLS	Tax records & MLS	Tax records & MLS	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION + (-) \$ Adjustment	DESCRIPTION + (-) \$ Adjustment	DESCRIPTION - (-) \$ Adjustment
Sales or Financing	CLOSED	CLOSED	CLOSED	
Concessions	VA	FHA	VA	
Date of Sale/Time	3/17/99	11/11/98	12/4/98	
Location	River Fst	River Fst	River Fst	
Leasehold/Fee Simple	Fee	Fee	Fee	
Site	80x160/avg	90x125/avg	80a125/avg	82x125/avg
View	average	average	average	average
Design and Appeal	ranch/avg	ranch/avg	ranch/avg	ranch/avg
Quality of Construction	sid/crawl	brick/crawl -2500	brick/crawl -2500	sid/crawl
Age	44	44	45	44
Condition	average	average	average	average
Above Grade	Total Bdrms Bt'hs	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	7 3 2.0	6 3 1.0 +1000	6 4 1.0 +1000	7 3 2.0
Gross Living Area	1268 Sq. Ft.	1128 Sq. Ft. +1680	1446 Sq. Ft. -2136	1376 Sq. Ft. -1296
Basement & Finished				
Rooms Below Grade	none	none	none	none
Functional Utility	typical	typical	typical	typical
Heating/Cooling	FHA/CAC	FHA/CAC	BB/CAC	FHA/CAC
Energy Efficient Items	sw/sd	sw/sd	sw/sd	sw/sd
Garage/Carport	converted	none	det. 2car -2500	c.port -500
Porch, Patio, Deck	deck/3shed	shed	porch	deck/shed
Fireplace(s), etc.	pch/FP	fireplace +1000	fireplace +1000	none +2000
Fence, Pool, etc.				
Net Adj. (total)	X + - \$ 1,180	X + - \$ 5,136	X + - \$ 204	
Adjusted Sales Price of Comparable	\$ 89,180	\$ 84,764	\$ 84,204	

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): All comparables are located within the subject neighborhood. Adjustments were made for gross living area, construction and amenities. Comparable 3 appears most similar to the subject and was given the highest weight factor.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data	9/16/97			
Source for prior sales	Gift	none	none	none
within year of appraisal	city record	city records	city records	city records
Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal	To the appraiser's knowledge there have been no prior sales of the subject property nor the comparables within the last year			
INDICATED VALUE BY SALES COMPARISON APPROACH				\$ 84,000
INDICATED VALUE BY INCOME APPROACH (If Applicable)	Estimated Market Rent \$ 750 /Mo. x Gross Rent Multiplier			n/a = \$
This appraisal is made	X "as is"	subject to the repairs, alterations, inspections, or conditions listed below	subject to completion per plans and specifications.	
Conditions of Appraisal:	The appraiser assumes that the heating/cooling and electrical systems are in good working order.			

Borrower/Client: Davis, Paul R. Jr. and Patricia A.
Property Address: 120 Kidd Boulevard
City/State/Zip: Norfolk, Virginia 23502
Lender: Chartway FCU

The subject property is located in river Forest, an established area in the city of Norfolk. The neighborhood is primarily residential with a few small commercial properties located along the main thoroughfares. These commercial properties do not appear to have any adverse marketing effects on the subject property nor it's neighborhood. Essential services are nearby and the major traffic arteries lead to regional employment centers.

The subject property is a 3 bedroom, 2.0 bath, 1-story house constructed on a crawl foundation. The exterior is siding. The property has storm windows and storm doors, covered porch, deck, 3 sheds, and ceiling fans.

All comparable properties used are current sales located in the subject's neighborhood. Adjustments were made for gross living area, construction, and amenities. The comparables used are the most suitable found and deemed to be good indicators of value.

All comparable dates used in this appraisal report are closed dates. Fencing was not considered in this appraisal due to the insignificant impact it has on buying decisions and the difficulty of establishing ownership of the comparable properties fencing.

Site information was taken from city records and is believed to be accurate.

This appraisal was prepared for those Parties, and/or their assigns named as the lender/client in the URAR and is for their sole and exclusive use. This appraisal was prepared in accordance with the Uniform Standard of Professional Appraisal Practice. A Statement of Limiting Conditions and Appraiser's Certification has been provided with this appraisal and should be given the same consideration as the remainder of this report.

John T. Schropp has significantly contributed to the development of this appraisal. He assisted in gathering pertinent information necessary to prepare the report, entered the property and thoroughly researched comparable sales data for use in the market analysis.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustments should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. The separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in

2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
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7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.

3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.

4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.

5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.

6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.

7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.

8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.

9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED:

120 Kidd Boulevard, Norfolk, VA 23502

APPRAISER:

Signature: _____

Name: John E. Pitts

Date Signed: May 13, 1999

State Certification #: 4001 002575

or State License #: _____

State: VA

Expiration Date of Certification or License: 03/31/2000

SUPERVISORY APPRAISER (only if required):

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

☐ Did

☐ Did Not Inspect Property

Statement of Credit Denial, Termination or Change

DAVIS
Loan #: 2107000862

Date: AUGUST 14, 2015

Applicant's Name:
PAUL RUFUS DAVIS JR

Applicant's Address: 120 KIDD BLVD
NORFOLK, VA 23502

Description of Account, Transaction, or Requested Credit:
MORTGAGE APPLICATION

Description of Action Taken:

Thank you for your recent application for credit. Your request for a loan was carefully considered, and we regret that we are unable to approve your application at this time for the following reason(s):

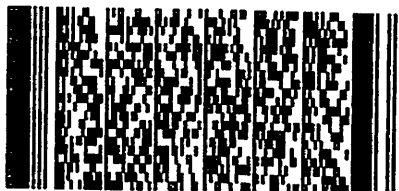
Part I - Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit

This section must be completed in all instances.

- ☐ Credit application incomplete
- ☐ Insufficient number of credit references provided
- ☐ Unacceptable type of credit references provided
- ☐ Unable to verify credit references
- ☐ Temporary or irregular employment
- ☐ Unable to verify employment
- ☐ Length of employment
- ☐ Income insufficient for amount of credit requested
- ☐ Excessive obligations in relation to income
- ☐ Unable to verify income
- ☐ Length of residence
- ☐ Temporary residence
- ☐ Unable to verify residence
- ☐ No credit file
- ☐ Limited credit experience
- ☐ Poor credit performance with us
- ☐ Delinquent past or present credit obligations with others
- ☐ Collection action or judgment
- ☐ Garnishment or attachment
- ☐ Foreclosure or repossession
- ☐ Bankruptcy
- ☐ Number of recent inquiries on credit bureau report

15858.104

Page 1 of 3



2107000862

 X Value or type of collateral not sufficient
 Other, specify: _____

Part II - Disclosure of Use of Information Obtained From an Outside Source

This section should be completed if the credit decision was based in whole or in part on information that has been obtained from an outside source.

- ☐ Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name:

Address:

Toll-Free Telephone Number:

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score:

Date:

Scores range from a low of to a high of

Key factors that adversely affected your credit score:

If you have any questions regarding your credit score, you should contact Experian at:

Address: P. O. Box 2002, Allen, TX 75013

Toll-free Telephone number: 1-888-397-3742

- ☐ Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

Statement of Credit Denial, Termination or Change

DAVIS
Loan #: 2107000862

Date: AUGUST 14, 2015

Applicant's Name:
PATRICIA ANN DAVIS

Applicant's Address: 120 KIDD BLVD
NORFOLK, VA 23502

Description of Account, Transaction, or Requested Credit:
MORTGAGE APPLICATION

Description of Action Taken:
Thank you for your recent application for credit. Your request for a loan was carefully considered, and we regret that we are unable to approve your application at this time for the following reason(s):

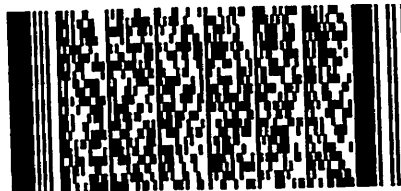
Part I - Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit

This section must be completed in all instances.

- ☐ Credit application incomplete
- ☐ Insufficient number of credit references provided
- ☐ Unacceptable type of credit references provided
- ☐ Unable to verify credit references
- ☐ Temporary or irregular employment
- ☐ Unable to verify employment
- ☐ Length of employment
- ☐ Income insufficient for amount of credit requested
- ☐ Excessive obligations in relation to income
- ☐ Unable to verify income
- ☐ Length of residence
- ☐ Temporary residence
- ☐ Unable to verify residence
- ☐ No credit file
- ☐ Limited credit experience
- ☐ Poor credit performance with us
- ☐ Delinquent past or present credit obligations with others
- ☐ Collection action or judgment
- ☐ Garnishment or attachment
- ☐ Foreclosure or repossession
- ☐ Bankruptcy
- ☐ Number of recent inquiries on credit bureau report

15858.104

Page 1 of 3



2107000862

 X Value or type of collateral not sufficient
____ Other, specify: _____

Part II - Disclosure of Use of Information Obtained From an Outside Source

This section should be completed if the credit decision was based in whole or in part on information that has been obtained from an outside source.

- ☐ Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name:

Address:

Toll-Free Telephone Number:

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score:

Date:

Scores range from a low of to a high of

Key factors that adversely affected your credit score:

If you have any questions regarding your credit score, you should contact TransUnion Consumer Disclosure Center at:

Address: P.O. Box 1000, Chester, PA 19022

Toll-free Telephone number: 1-800-916-8800

- ☐ Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

2107000862

If you have any questions regarding this notice, you should contact:

Creditor's name: **PRIMELENDING, A PLAINSCAPITAL COMPANY**

Creditor's address: **704 QUINCE ORCHARD ROAD #230, GAITHERSBURG, MD 20878**

Creditor's telephone number: **(888) 812-2711**

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the **FEDERAL RESERVE CONSUMER HELP CENTER, PO BOX 1200, MINNEAPOLIS, MN 55480.**

ROBERT J. BELL & ASSOC., INC
REAL ESTATE APPRAISERS

File No. 120KIDD

No. AMC
PrimeLending, A Plains Capital Company
18111 PRESTON RD
DALLAS, TX 75252

File Number: 120KIDD

In accordance with your request, I have appraised the real property at:

120 KIDD BLVD
NORFOLK, VA 23502

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved.
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of July 8, 2015 is:

\$185,000
One Hundred Eighty-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,
final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.


ROBERT JEFFREY BELL
#4001004048
APPRAISER

Uniform Residential Appraisal Report

File No. 120KIDD

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 120 KIDD BLVD City NORFOLK State VA Zip Code 23502
 Borrower PAUL & PATRICIA DAVIS Owner of Public Record PAUL & PATRICIA DAVIS County NORFOLK CITY
 Legal Description 3 BLK A RIVER FORREST SHORES
 Assessor's Parcel # 10820700 Tax Year 2014 RE Taxes \$ 1,709
 Neighborhood Name RIVER FORREST SHORES Map Reference 221-H6 Census Tract 0069.02
 Occupant ☒ Owner ☐ Tenant ☐ Vacant Special Assessments \$ 0 ☐ FUD HOAS 0 ☐ per year ☐ per month
 Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
 Assignment Type ☐ Purchase Transaction ☒ Refinance Transaction ☐ Other (describe)
 Lender/Client PrimeLending, A Plains Capital Company Address 18111 PRESTON RD, STE 900, DALLAS, TX 75252
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☒ No
 Report data source(s) used, offering price(s), and date(s). REINMLS

SUBJECT

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

CONTRACT

Contract Price \$ Date of Contract Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s)
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No
 If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	70% %
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	%
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths	<input checked="" type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	90 Low	5	Multi-Family	%
Neighborhood Boundaries LOCATED TO THE NORTH OF THE ELIZABETH RIVER, SOUTH OF HIGHWAY 264, WEST OF HIGHWAY 64, AND EAST OF MILITARY HIGHWAY.								650 High	80	Commercial	30% %
Neighborhood Description See Attached Addendum								200 Pred.	40	Other	%

Market Conditions (including support for the above conclusions) See Attached Addendum

SITE

Dimensions 80 X 160 Area 12800 sf Shape RECTANGULAR View N:Wtr.
 Specific Zoning Classification R-6 Zoning Description SF RESIDENTIAL
 Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe.

Utilities Public Other (describe) Public Other (describe) Off-site Improvements—Type Public Private
 Electricity ☒ ☐ Water ☒ ☐ Street ASPHALT ☒ ☐
 Gas ☒ ☐ Sanitary Sewer ☒ ☐ Alley NONE ☐ ☐
 FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X FEMA Map # 5101040180F FEMA Map Date 09/02/2009
 Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe.
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe. Any easement on the site is for utility and/or drainage purposes. There were no known adverse easements or conditions noted. Subject is within close proximity to the light rail transit line and its railroad tracks however there's no measurable impact on value or marketability. The subject has deeded access to a creek which is tidal water and leads to the Elizabeth river. The subject also backs to Interstate 64 however there is no measurable impact on value or marketability.

IMPROVEMENTS

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	MASONRY BLK/AVG	Floors	HDWD.CPT/AVG	Walls	PLASTER/AVG
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	VINYL/AVG	Trim/Finish	WOOD/AVG	Bath Floor	TILE/VNL/AVG
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area 0 sq. ft.	Roof Surface	ARCH SHINGLE/GD	Bath Windows	FBGLS.TILE/AVG	Car Storage	<input type="checkbox"/> None
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	ALUMINUM/AVG	Driveway	# of Cars 2	Driveway Surface	CONCRETE
Design (Style) RANCH	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	WD DBL HUNG/AVG	Garage	# of Cars 0	Carport	# of Cars 0
Year Built 1955	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	STORMS/AVG	Other (describe)	FAN/HOOD		
Effective Age (Yrs) 20	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	FBGLASS/AVG				
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWB <input type="checkbox"/> Radiant	Amenities	Wood Stove(s) #0				
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel GAS	Fireplace(s) # 0	Fence None				
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck/deck	Porch None				
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	Pool None	Other None				
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven	<input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave	Washer/Dryer	<input checked="" type="checkbox"/> Other (describe)				
Finished area above grade contains:	7 Rooms 3 Bedrooms	2.0 Bath(s)	1,208 Square Feet of Gross Living Area Above Grade				
Additional features (special energy efficient items, etc.) STORM WINDOWS AND DOORS							

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4: No updates in the prior 15 years: The subject property was built prior to 1978. Residential structures built prior to 1978 may contain lead-based paint. Appraiser is not responsible for testing to determine if the paint surfaces in the subject property are indeed lead-based.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe. ALL

UTILITIES APPEARED TO BE IN WORKING ORDER AT THE TIME OF INSPECTION

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe.

Uniform Residential Appraisal Report

File No. 120KIDD

There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 160,000 to \$ 270,000	
There are 6 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 130,000 to \$ 270,000	
FEATURE	SUBJECT
120 KIDD BLVD	148 KIDD BLVD
Address NORFOLK, VA 23502	NORFOLK, VA 23502
Proximity to Subject	0.11 miles SW
Sale Price	\$ 270,000
Sale Price/Gross Liv. Area	\$ 154.29 sq. ft.
Data Source(s)	REINMLS #1512919:DOM 12
Verification Source(s)	ASSESSOR REC:EXTERIOR INSP
VALUE ADJUSTMENTS	DESCRIPTION
Sale or Financing Concessions	AnnLth FHA:0
Date of Sale/Time	s04/15;c04/15
Location	N:Res;
Leasehold/Fee Simple	FEE SIMPLE
Site	12800 sf
View	N:Wtr;
Design (Style)	DT1:RANCH
Quality of Construction	Q4
Actual Age	60
Condition	C4
Above Grade	Total Bdrms Baths
Room Count	7 3 2.0
Gross Living Area	30 1,208 sq. ft.
Basement & Finished Rooms Below Grade	0sf
Functional Utility	AVERAGE
Heating/Cooling	FWA C/Air
Energy Efficient Items	STORM WD/DRS
Garage/Carport	2dw
Porch/Patio/Deck	Deck
Net Adjustment (Total)	\$ 62,760
Adjusted Sale Price of Comparables	Net Adj. -23.21% Gross Adj. 23.21% \$ 207,240
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
Data source(s) MLS/COURT RECORDS	
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.	
Data source(s) MLS/COURT RECORDS	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).	
ITEM	SUBJECT
Date of Prior Sale/Transfer	09/17/2014
Price of Prior Sale/Transfer	\$141,500
Data Source(s)	CITY RECORDS
Effective Date of Data Source(s)	07/08/2015
Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT IS NOT ON THE MARKET & HAS NOT TRANSFERRED WITHIN THE PAST 36 MONTHS. NO PERSONAL PROPERTY WAS INCLUDED IN THE FINAL VALUE ESTIMATE. THE INFORMATION REPORTED FOR THE PREVIOUS SALES HISTORY OF THE SUBJECT(AND COMPARABLES, IF APPLICABLE) INCLUDES A THREE YEAR HISTORY. COMP 1'S PREVIOUS SALE WAS A FORECLOSURE (WHICH ARE NOT TYPICAL OF THE MARKET AREA).	
Summary of Sales Comparison Approach THE SALES USED ARE THE MOST RELIABLE IN TERMS OF LOCATION, UTILITY, DESIGN, AND QUALITY OF CONSTRUCTION. SEE ATTACHED ADDENDA FOR ADDITIONAL COMMENTS. THE USE OF SALES OVER 6 MONTHS WAS UNAVOIDABLE DUE TO THE LACK OF RECENT COMPARABLE SALES. MOST WEIGHT IS GIVEN TO COMPS 1 AND 2 AS THEY ARE 3 BEDROOM SALES. COMPS 1 AND 4 REQUIRED VERY LARGE CONDITION ADJUSTMENTS FOR HAVING RENOVATED KITCHENS, BATHS, FLOORING, HVAC, ETC	
Indicated Value by Sales Comparison Approach \$ 185,000	
Indicated Value by: Sales Comparison Approach \$185,000 Cost Approach (if developed) \$ 187,300 Income Approach (if developed) \$ 0	
THE SALES COMPARISON APPROACH IS GIVEN THE MOST WEIGHT AS THERE IS AMPLE MARKET DATA AVAILABLE FOR ANALYSIS. THE MARKET VALUE OF THE SUBJECT IS ESTIMATED TO BE IN THE MID-RANGE OF ADJUSTED VALUES. THE COST APPROACH IS NOT PROVIDED INSUFFICIENT RENTAL DATA AVAILABLE FOR USE IN THE INCOME APPROACH.	
This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: NO PERSONAL PROPERTY INCLUDED IN FINAL VALUE ESTIMATE.	
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 185,000 as of 07/08/2015 which is the date of inspection and the effective date of this appraisal.	

Uniform Residential Appraisal Report

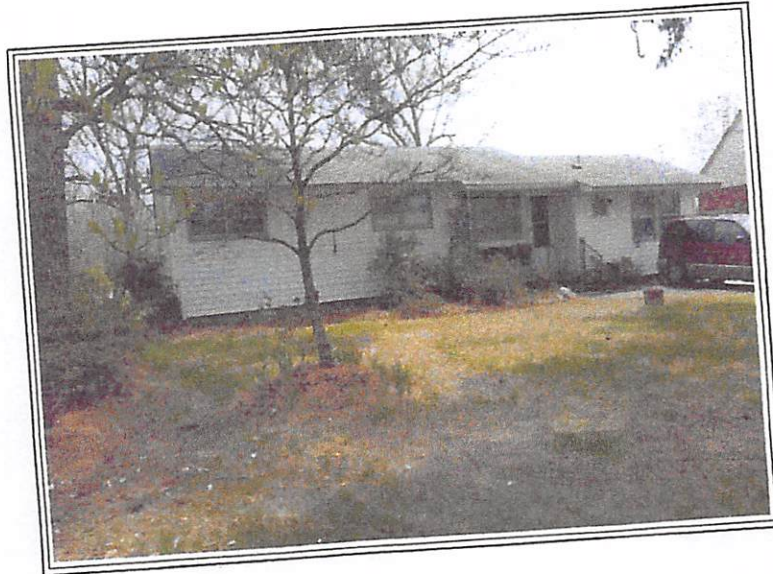
File No. 120KIDD

FEATURE		SUBJECT		COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
120 KIDD BLVD		124 KIDD BLVD							
Address NORFOLK, VA 23502		NORFOLK, VA 23502							
Proximity to Subject		0.02 miles SW							
Sale Price		\$ 270,000							
Sale Price/Gross Liv. Area		\$ 111.52 sq. ft.		\$ 0.00 sq. ft.		\$ 0.00 sq. ft.		\$ 0.00 sq. ft.	
Data Source(s)		REINMLS #1523814;DOM 45							
Verification Source(s)		ASSESSOR REC; EXTERIOR INSP							
VALUE ADJUSTMENTS		DESCRIPTION		*(\$ Adjustment)		DESCRIPTION		*(\$ Adjustment)	
Sale or Financing		Listing							
Concessions		;0							
Date of Sale/Time		Active		-13,500					
Location		N;Res;							
Leasehold/Fee Simple		FEE SIMPLE							
Site		12800 sf		12621 sf		0			
View		N;Wtr;		N;Wtr;					
Design (Style)		DT1;RANCH		DT2;CAPE COD		0			
Quality of Construction		Q4		Q4					
Actual Age		60		76		0			
Condition		C4		C3		-30,000			
Above Grade		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count		7 3 2.0		8 5 2.1		-1,500			
Gross Living Area		30 1,208 sq. ft.		2,421 sq. ft.		-36,400		sq. ft.	
Basement & Finished Rooms Below Grade		0sf		0sf					
Functional Utility		AVERAGE		AVERAGE					
Heating/Cooling		FWA C/Air		FWA C/Air					
Energy Efficient Items		STORM WD/DRS		INSUL WD/DRS		0			
Garage/Carport		2dw		2dw					
Porch/Patio/Deck		Deck		Inground Pool		-5,000			
Net Adjustment (Total)		+ [X] -		\$ 86,400		+ [] -		\$	
Adjusted Sale Price of Comparables		Net Adj. -32.01%		Gross Adj. 32.01%		\$ 183,600		Net Adj. % Gross Adj. % \$	
ITEM		SUBJECT		COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)		CITY RECORDS		CITY RECORDS					
Effective Date of Data Source(s)		07/08/2015		07/08/2015					
Summary of Sales Comparison Approach COMP 4 IS AN ACTIVE LISTING AND IS ADJUSTED DOWN BASED ON THE LIST TO SALES PRICE RATIOS IN THE NEIGHBORHOOD. COMP 4 IS USED AS IT IS LOCATED NEXT DOOR TO THE SUBJECT									

1st CHOICE APPRAISAL
(757) 816-3043

File No. 69649288

APPRAISAL OF



LOCATED AT:

120 KIDD BLVD
NORFOLK, VA 23502-5214

FOR:

Wells Fargo Bank, N.A. - 0161950
Des Moines
IA 50309

BORROWER:

DAVIS PAUL R and PATRICIA

AS OF:

April 12, 2015

BY:

James Michael Sexton

FORLIS@msn.com

File No. 69649288

Wells Fargo Bank, N.A. - 0161850
Des Moines
IA 50309

File Number: 69649288

In accordance with your request, I have appraised the real property at:

120 KIDD BLVD
NORFOLK, VA 23502-5214

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved.
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of April 12, 2015

is:

\$132,000
One Hundred Thirty-Two Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.


James Michael Sexton

Uniform Residential Appraisal Report

File No. 69649288

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **120 KIDD BLVD** City **NORFOLK** State **VA** Zip Code **23502-5214**
 Borrower **DAVIS PAUL R and PATRICIA** Owner of Public Record **DAVIS PAUL R and PATRICIA** County **Norfolk City**
 Legal Description **3 Blk A River Forrest Shores**
 Assessor's Parcel # **10820700** Tax Year **2014** R.E. Taxes \$ **1,708**
 Neighborhood Name **River Forest Shores** Map Reference **N/A** Census Tract **0069.02**
 Occupant ☒ Owner ☐ Tenant ☐ Vacant Special Assessments \$ **0** ☐ PUD HOA \$ **0** per year ☐ per month
 Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
 Assignment Type ☐ Purchase Transaction ☒ Refinance Transaction ☐ Other (describe)
 Lender/Client **Wells Fargo Bank, N.A. - 0161950** Address **Des Moines, IA 50309**
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☒ No
 Report data source(s) used, offering price(s), and date(s). Data sources include: **REIN/MLS/Tax Records. Per MLS/Tax Records the subject property has not been sold or listed in the past year.**
 I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
 Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s) _____
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No
 If Yes, report the total dollar amount and describe the items to be paid. _____
 Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE
Build-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$(000)	(yrs)
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths	<input checked="" type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	110 Low	1 Multi-Family
Neighborhood Boundaries The subject is bound by Rt. 264 to the North, Elizabeth River to the South, Rt. 64 to the East, and Rt. 13 to the West.							230 High	70 Commercial	10 %
Neighborhood Description The subject is located in an established residential area within close proximity to schools, shopping, houses of worship and other expected suburban amenities. Major commuter routes nearby provide access to most points in the metropolitan area including employment centers. The neighborhood exhibits average maintenance patterns and marketability.							160 Pred.	60 Other Vacant	10 %
Market Conditions (including support for the above conclusions) See Attached Addendum									

Dimensions **80 x 320** Area **25600 sf** Shape **Regular** View **N;Wtr;**
 Specific Zoning Classification **R-6** Zoning Description **Single Family Residence**
 Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe. See Attached Addendum
 Utilities Public Other (describe) Public Other (describe) Off-site Improvements—Type Public Private
 Electricity ☒ Gas ☒ Water ☒ Sanitary Sewer ☒ Street Pavement ☒ Alley None ☐
 FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone **X** FEMA Map # **5101040180F** FEMA Map Date **09/02/2009**
 Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe.
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe. The appraiser did not check the land records for recorded easements, as these types of documents are not readily available. The appraiser has reported only apparent easements, encroachments, and other apparent adverse conditions for the purpose of this appraisal. The appraiser also recommends a qualified professional (surveyor and/or EPA consultant) for a complete and accurate description of any factors that may have been unforeseen at the time of inspection.

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION		INTERIOR	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Cinderblock/Avg.	Floors	Carpet/Vin./Avg.		
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Vinyl/Avg.	Walls	Drywall/Avg.		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area 0 sq. ft.	Roof Surface	Asph.Shingle/Avg.	Trim/Finish	Wood/Avg.		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	None	Bath Floor	Vinyl/Avg.		
Design (Style) Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Metal/Avg.	Bath Wainscot	Fiberglass/Avg.		
Year Built 1955	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None		
Effective Age (Yrs) 15	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Metal/Avg.	<input checked="" type="checkbox"/> Driveway # of Cars 2			
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Paved		
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel GAS	Fireplace(s) # 0	<input type="checkbox"/> Fence None	Garage # of Cars 0			
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Deck	<input checked="" type="checkbox"/> Porch Covered	Carport # of Cars 0			
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input checked="" type="checkbox"/> Other 2 Sheds	Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in			
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)							
Finished area above grade contains: 7 Rooms		3 Bedrooms		2.0 Bath(s)		1,217 Square Feet of Gross Living Area Above Grade	
Additional features (special energy efficient items, etc.). Typical features for the neighborhood and the area.							

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **C3; No updates in the prior 15 years; All of the utilities were turned on, and in proper working condition at the time of the inspection (including the testing for hot water). The garage of the subject property appeared to have been converted prior to the effective date of this appraisal. The work was performed in a workmanlike manner, however, it would not be easily converted back into a garage. The converted space did have HVAC tied in from the main system, therefore, the appraiser did include it in the overall GLA for the purpose of this appraisal. <Continued in addendum>**
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe. **Lead based paint hazards "could" exist in any home built before January 1, 1978. Correction is required to all defective painted surfaces if they exist. The appraiser is unaware if lead based paint exists, however, the warning was noted due to the age of the subject property. A lead based paint inspection is recommended.**
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe.

LOT SIZE - 80'x320' - USED IN THIS APPRAISAL
 ACTUAL = 80'x468' = 57440sf

Uniform Residential Appraisal Report

File No. 69649288

There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 139,900 to \$ 210,000	
There are 8 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 115,000 to \$ 217,500	
FEATURE	SUBJECT
120 KIDD BLVD	148 Kidd Boulevard
Address NORFOLK, VA 23502-5214	Norfolk, VA 23502
Proximity to Subject	0.11 miles SW
Sale Price	\$ 141,500
Sale Price/Gross Liv. Area	\$ 93.77 sq. ft.
Data Source(s)	MLS REIN #1434199;DOM 25
Verification Source(s)	Tax ID#36280100
VALUE ADJUSTMENTS	DESCRIPTION
Sale or Financing	ArmLth
Concessions	Cash;0
Date of Sale/Time	s09/14;c08/14
Location	N;WtrFr;
Leasehold/Fee Simple	Fee Simple
Site	25600 sf
View	N;Wtr;
Design (Style)	DT1;Ranch
Quality of Construction	Q3
Actual Age	60
Condition	C3
Above Grade	Total Bdrms Baths
Room Count	7 3 2.0
Gross Living Area	1,217 sq. ft.
Basement & Finished Rooms Below Grade	0sf
Functional Utility	Average
Heating/Cooling	FWA/Gas/C/Air
Energy Efficient Items	None
Garage/Carport	2dw
Porch/Patio/Deck	Porch/Deck
Fireplaces	0 F/P
Fence/Shed/Pool	2 Sheds
Misc. Upgrades	Typical
Net Adjustment (Total)	\$ 20,760
Adjusted Sale Price of Comparables	Net Adj. -14.7%
	Gross Adj. 26.7%
	\$ 120,740
	Net Adj. 9.6%
	Gross Adj. 11.1%
	\$ 142,450
	Net Adj. -10.2%
	Gross Adj. 15.9%
	\$ 125,700

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) REIN/MLS

My research ☒ did ☐ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) REIN/MLS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer		07/28/2014		06/23/2014
Price of Prior Sale/Transfer		\$172,651		\$0
Data Source(s)	Tax Records/REIN	Tax Records/REIN	Tax Records/REIN	Tax Records/REIN
Effective Date of Data Source(s)	04/11/2015	04/11/2015	04/11/2015	04/11/2015

Analysis of prior sale or transfer history of the subject property and comparable sales Per public record no sale or transfer of subject within the last 3 years, per MLS no listing of subject within the last 3 years. Comparable #1 had a prior transfer on 07/28/2014, for \$172,651. The prior transaction was a foreclosure in which the Veteran's Administration took possession of the property, and the most recent sale was an arm's length transaction, which led to the decrease that is reflected in this appraisal, and is now in line with the subject's current market value. Comparable #3 was transferred on 06/23/2014 with a Gift Deed, for an undisclosed nominal amount as recorded in document # 12381. Comparable #6 was sold on 01/06/2015 for \$139,091 in a Foreclosure Deed.

Summary of Sales Comparison Approach. Sales recited are from subject's area and are in acceptable proximity to the subject. They are the most recent and most comparable found. No adjustment was warranted for sales/financing as all types of financing are readily available. Age adjustments are not warranted as all comparables and the subject have been built around the same time frame or have recently been renovated. GLA has been adjusted for based on extracted market data. Variances in amenities have been adjusted for based on the opinion of the appraiser due to lack of comparable sales information for paired sales analysis. All value affecting dissimilarities were adjusted according to market reaction. Secondary market standards for net and gross adjustment percentages were met. The indicated range of values brackets the value of the subject. 0=No adjustment could be supported.

Indicated Value by Sales Comparison Approach \$ 132,000

Indicated Value by: Sales Comparison Approach \$ 132,000 Cost Approach (if developed) \$ 133,800 Income Approach (if developed) \$ 0

Market actions of buyers and sellers are best analyzed by the Sales Comparison Approach. That approach is given greatest weight in the reconciliation.

This appraisal is made ☒ "as is," ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: None. Some photographs may be reproduced on MLS listings.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 132,000 as of 04/12/2015, which is the date of inspection and the effective date of this appraisal.

Notice of Action Taken and Statement of Reasons

Applicant Name and Address

Paul R Davis, Jr

120 KIDD BLVD, NORFOLK, VA 23502

Today's Date

April 17, 2015

Description of Account, Transaction or Requested Credit
Conventional mortgage

Property Address

120 KIDD BLVD, NORFOLK, VA 23502

We have carefully considered the credit application and sincerely regret that we are unable to approve the application at this time for the reason(s) indicated below. The decisions reflected below apply to applicant listed above unless otherwise noted.

- Value or type of collateral not sufficient

If you have any questions regarding this notice, you should contact:

Creditor's Name: Wells Fargo Bank, N.A.

Phone: 800-258-6649

Creditor's Address: 800 WALNUT ST, 9TH FLOOR, DES MOINES, IA 50309-3605

Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request to us, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

Thank you for considering us for your financing needs. Although we cannot be of service to you right now, you have our promise of immediate attention any time you choose to call on us for future assistance.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20006



Notice of Action Taken and Statement of Reasons

Applicant Name and Address

Patricia Ann Davis

120 KIDD BLVD, NORFOLK, VA 23502

Today's Date

April 17, 2015

Description of Account, Transaction or Requested Credit
Conventional mortgage

Property Address

120 KIDD BLVD, NORFOLK, VA 23502

We have carefully considered the credit application and sincerely regret that we are unable to approve the application at this time for the reason(s) indicated below. The decisions reflected below apply to applicant listed above unless otherwise noted.

- Value or type of collateral not sufficient

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Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20006



CURLEW DRIVE

Unlabeled Line As Scaled From Recorded Plat

Approx. Flood Zone Line As Scaled From F.I.R.M.

Nail Found

S30°42'40"W

80.00'

150' N

Pin Found

Fr. Shed 10.2'x10.2'

Fr. Shed 12.2'x12.2'

ZONE "A4"

3

160.00'

4

ZONE "B"

Wood Deck

1 Sty. Fr. #120

ZONE "C"

Conc.

Pin Found

Pin Found

N30°42'40"E

80.00'

KIDD BOULEVARD

Physical Survey Of

LOT 3, BLOCK A, RIVER FORREST SHORES
Norfolk, Virginia

For
PAUL R. DAVIS, JR. & PATRICIA ANN DAVIS

BUILDING ELEVATION INFORMATION

FLOOR ELEVATION AT FRONT ENTR. = 12.29

GARAGE FLOOR ELEV. = N/A

LOWEST GRADE ADJACENT TO BLDG. = 10.2

NOTES :

- 1) THIS SURVEY WAS PERFORMED WITHOUT THE BENEFIT OF A TITLE REPORT AND MAY NOT SHOW ANY / ALL EASEMENTS OR RESTRICTIONS THAT MAY AFFECT SAID PROPERTY AS SHOWN.
- 2) LEE S. ROOD, P.C. IS NOT A PARTY IN DETERMINING THE REQUIREMENTS FOR FLOOD INSURANCE ON THE PROPERTY SHOWN HEREON.
THIS SURVEY DOES NOT IMPLY THAT THIS PROPERTY WILL OR WILL NOT BE SUBJECT TO FLOODING. FOR FURTHER INFORMATION, CONTACT THE LOCAL COMMUNITY FLOOD OFFICIAL.
- 3) ELEVATIONS SHOWN HEREON REFER TO M.G.V.D. OF 1929.

LEE S. ROOD, P.C.
Land Surveyors

5737 BARTEE STREET
NORFOLK, VIRGINIA 23502
Ph. (757) 466-1111

NOTE:

AS SHOWN ON THE FLOOD INSURANCE RATE MAP, THIS PROPERTY APPEARS TO FALL IN :

FLOOD ZONE (S) "A4" "B" "C"

COMMUNITY NO. 510104

PANEL NO. 4D DATED: 4/17/84

BASE FLOOD ELEVATION = 8.5

SCALE: 1"=30'

DATE: 6/2/99

REFERENCE:

NORFOLK M.B.32, PG.5,6

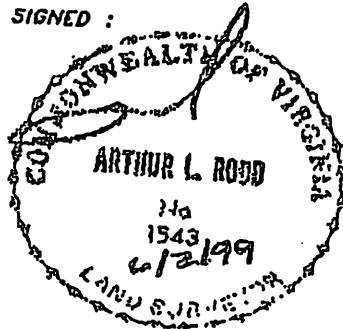
51.091-99

F.B.T-39 Pg. 35A

F.B.745, PG.57

THIS IS TO CERTIFY THAT I ON JUNE 2, 1999 SURVEYED THE PROPERTY SHOWN ON THIS PLAT AND THAT THE TITLE LINES AND THE WALLS OF THE BUILDINGS ARE SHOWN ON THIS PLAT. THE BUILDINGS STAND STRICTLY WITHIN THE TITLE LINES AND THERE ARE NO ENCROACHMENTS OF OTHER BUILDINGS ON THE PROPERTY EXCEPT AS SHOWN.

SIGNED :



Approx. Edge Of Marsh
@ Time Of Survey

CURLEW DRIVE

Unlabeled Line As
Scaled From Recorded
Plat

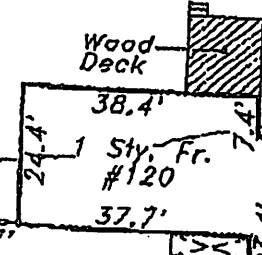
Approx. Flood Zone Line
As Scaled From F.I.R.M.

2

3

4

ZONE "B"



ZONE "C"

Pin Found

Pin Found

KIDD BOULEVARD

Physical Survey
OfLOT 3, BLOCK A, RIVER FORREST SHORES
Norfolk, VirginiaFor
PAUL R. DAVIS, JR. & PATRICIA ANN DAVISBUILDING ELEVATION INFORMATION

FLOOR ELEVATION AT FRONT ENTR. = 12.29

GARAGE FLOOR ELEV. = N/A

LOWEST GRADE ADJACENT TO BLDG. = 10.2

NOTES :

1) THIS SURVEY WAS PERFORMED WITHOUT THE BENEFIT OF A TITLE REPORT AND MAY NOT SHOW ANY / ALL EASEMENTS OR RESTRICTIONS THAT MAY AFFECT SAID PROPERTY AS SHOWN.

2) LEE S. ROOD, P.C. IS NOT A PARTY IN DETERMINING THE REQUIREMENTS FOR GRADING.

LEE S. ROOD, P.C.

NOTE:

AS SHOWN ON THE FLOOD INSURANCE RATE MAP, THIS PROPERTY APPEARS TO FALL IN

NOTE:
These specs. Project C084-123-103
R/W SOI are to be used for Right-of-Way
purposes only.

For Construction, see Plans, Project
C084-123-103-E-501, marked "Per
Construction Only."

**COMMONWEALTH OF VIRGINIA
DEPARTMENT OF HIGHWAYS**

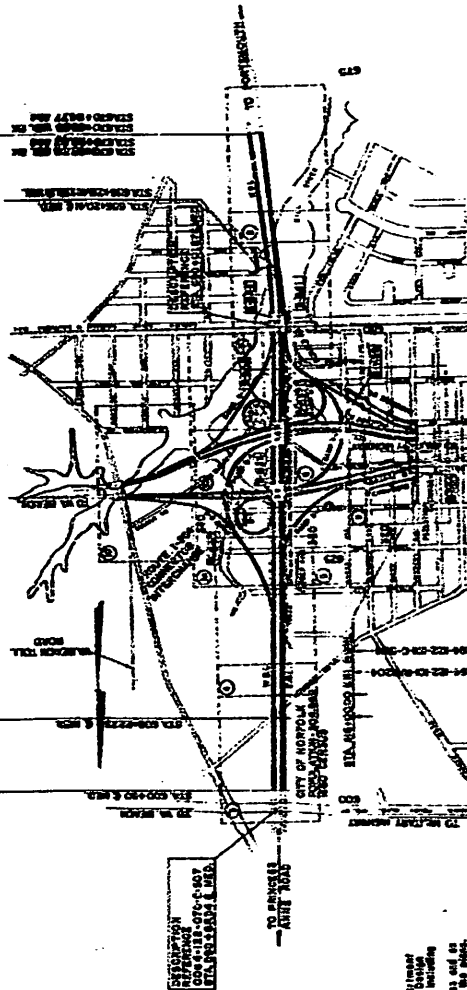
PLAN AND PROFILE OF PROPOSED STATE HIGHWAY

CITY OF NORFOLK

FROM 0.180 MI. SOUTH OF RTE. 66 (VIRGINIA BEACH BLVD.)
TO 0.396 MI. SOUTH OF NORFOLK SOUTHERN RAILWAY
(INTERCHANGE RTES. 64 AND 264)

INDEX OF SUBJECTS

PROJECT NO.	NO. 1-1	NO. 2-1	NO. 3-1	NO. 4-1	NO. 5-1	NO. 6-1	NO. 7-1	NO. 8-1	NO. 9-1	NO. 10-1	NO. 11-1	NO. 12-1	NO. 13-1	NO. 14-1	NO. 15-1	NO. 16-1	NO. 17-1	NO. 18-1	NO. 19-1	NO. 20-1	NO. 21-1	NO. 22-1	NO. 23-1	NO. 24-1	NO. 25-1	NO. 26-1	NO. 27-1	NO. 28-1	NO. 29-1	NO. 30-1	NO. 31-1	NO. 32-1	NO. 33-1	NO. 34-1	NO. 35-1	NO. 36-1	NO. 37-1	NO. 38-1	NO. 39-1	NO. 40-1	NO. 41-1	NO. 42-1	NO. 43-1	NO. 44-1	NO. 45-1	NO. 46-1	NO. 47-1	NO. 48-1	NO. 49-1	NO. 50-1	NO. 51-1	NO. 52-1	NO. 53-1	NO. 54-1	NO. 55-1	NO. 56-1	NO. 57-1	NO. 58-1	NO. 59-1	NO. 60-1	NO. 61-1	NO. 62-1	NO. 63-1	NO. 64-1	NO. 65-1	NO. 66-1	NO. 67-1	NO. 68-1	NO. 69-1	NO. 70-1	NO. 71-1	NO. 72-1	NO. 73-1	NO. 74-1	NO. 75-1	NO. 76-1	NO. 77-1	NO. 78-1	NO. 79-1	NO. 80-1	NO. 81-1	NO. 82-1	NO. 83-1	NO. 84-1	NO. 85-1	NO. 86-1	NO. 87-1	NO. 88-1	NO. 89-1	NO. 90-1	NO. 91-1	NO. 92-1	NO. 93-1	NO. 94-1	NO. 95-1	NO. 96-1	NO. 97-1	NO. 98-1	NO. 99-1	NO. 100-1	NO. 101-1	NO. 102-1	NO. 103-1	NO. 104-1	NO. 105-1	NO. 106-1	NO. 107-1	NO. 108-1	NO. 109-1	NO. 110-1	NO. 111-1	NO. 112-1	NO. 113-1	NO. 114-1	NO. 115-1	NO. 116-1	NO. 117-1	NO. 118-1	NO. 119-1	NO. 120-1	NO. 121-1	NO. 122-1	NO. 123-1	NO. 124-1	NO. 125-1	NO. 126-1	NO. 127-1	NO. 128-1	NO. 129-1	NO. 130-1	NO. 131-1	NO. 132-1	NO. 133-1	NO. 134-1	NO. 135-1	NO. 136-1	NO. 137-1	NO. 138-1	NO. 139-1	NO. 140-1	NO. 141-1	NO. 142-1	NO. 143-1	NO. 144-1	NO. 145-1	NO. 146-1	NO. 147-1	NO. 148-1	NO. 149-1	NO. 150-1	NO. 151-1	NO. 152-1	NO. 153-1	NO. 154-1	NO. 155-1	NO. 156-1	NO. 157-1	NO. 158-1	NO. 159-1	NO. 160-1	NO. 161-1	NO. 162-1	NO. 163-1	NO. 164-1	NO. 165-1	NO. 166-1	NO. 167-1	NO. 168-1	NO. 169-1	NO. 170-1	NO. 171-1	NO. 172-1	NO. 173-1	NO. 174-1	NO. 175-1	NO. 176-1	NO. 177-1	NO. 178-1	NO. 179-1	NO. 180-1	NO. 181-1	NO. 182-1	NO. 183-1	NO. 184-1	NO. 185-1	NO. 186-1	NO. 187-1	NO. 188-1	NO. 189-1	NO. 190-1	NO. 191-1	NO. 192-1	NO. 193-1	NO. 194-1	NO. 195-1	NO. 196-1	NO. 197-1	NO. 198-1	NO. 199-1	NO. 200-1	NO. 201-1	NO. 202-1	NO. 203-1	NO. 204-1	NO. 205-1	NO. 206-1	NO. 207-1	NO. 208-1	NO. 209-1	NO. 210-1	NO. 211-1	NO. 212-1	NO. 213-1	NO. 214-1	NO. 215-1	NO. 216-1	NO. 217-1	NO. 218-1	NO. 219-1	NO. 220-1	NO. 221-1	NO. 222-1	NO. 223-1	NO. 224-1	NO. 225-1	NO. 226-1	NO. 227-1	NO. 228-1	NO. 229-1	NO. 230-1	NO. 231-1	NO. 232-1	NO. 233-1	NO. 234-1	NO. 235-1	NO. 236-1	NO. 237-1	NO. 238-1	NO. 239-1	NO. 240-1	NO. 241-1	NO. 242-1	NO. 243-1	NO. 244-1	NO. 245-1	NO. 246-1	NO. 247-1	NO. 248-1	NO. 249-1	NO. 250-1	NO. 251-1	NO. 252-1	NO. 253-1	NO. 254-1	NO. 255-1	NO. 256-1	NO. 257-1	NO. 258-1	NO. 259-1	NO. 260-1	NO. 261-1	NO. 262-1	NO. 263-1	NO. 264-1	NO. 265-1	NO. 266-1	NO. 267-1	NO. 268-1	NO. 269-1	NO. 270-1	NO. 271-1	NO. 272-1	NO. 273-1	NO. 274-1	NO. 275-1	NO. 276-1	NO. 277-1	NO. 278-1	NO. 279-1	NO. 280-1	NO. 281-1	NO. 282-1	NO. 283-1	NO. 284-1	NO. 285-1	NO. 286-1	NO. 287-1	NO. 288-1	NO. 289-1	NO. 290-1	NO. 291-1	NO. 292-1	NO. 293-1	NO. 294-1	NO. 295-1	NO. 296-1	NO. 297-1	NO. 298-1	NO. 299-1
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[illegible]

PLANS REVIEWED		DATE	
SHEET NO.	DATE	SHEET NO.	DATE
1	1/1/78	2	1/1/78
3	1/1/78	4	1/1/78
5	1/1/78	6	1/1/78
7	1/1/78	8	1/1/78
9	1/1/78	10	1/1/78
11	1/1/78	12	1/1/78
13	1/1/78	14	1/1/78
15	1/1/78	16	1/1/78
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93	1/1/78	94	1/1/78
95	1/1/78	96	1/1/78
97	1/1/78	98	1/1/78
99	1/1/78	100	1/1/78

[illegible]

NOTE: Length based on 6 Nov. 6 C.B.L. (

CONSULTING ENGINEERS - LUBELL MCGAHEY & ASSOCIATES - NEWTON, MASSACHUSETTS

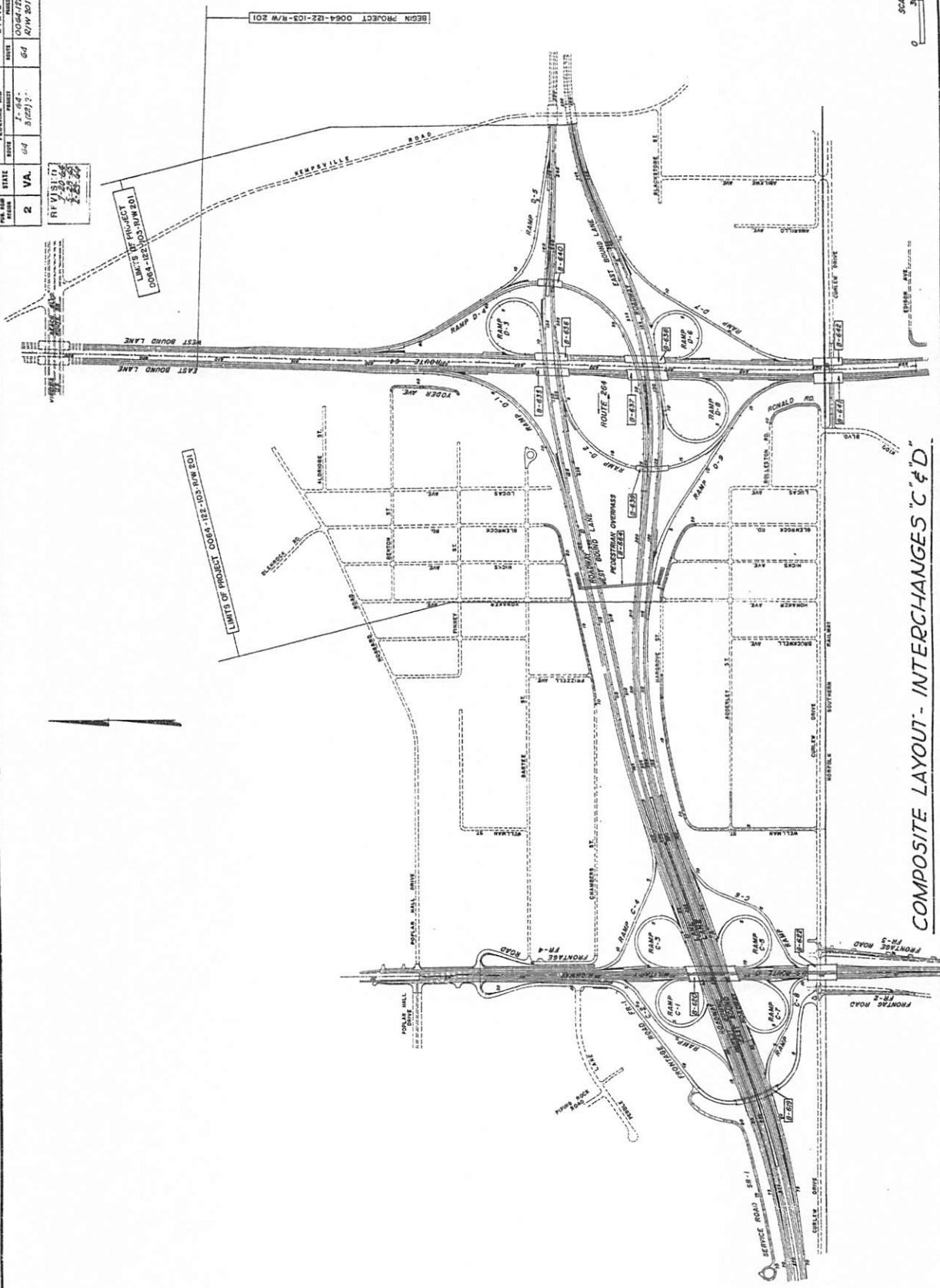
AT 07.40

NOTE: This report is to be considered in accordance with the Virginia Department of Highways Road & Bridge Specifications dated April 1, 1938 and Road Design and Standards dated November 1, 1938, revised November 1, 1939 and including all subsequent revisions.

[illegible]

LIMITED ACCESS HIGHWAY					
FEDERAL AID	STATE	PROJECT	ROUTE	PROJECT	ROUTE
2	VA.	7-64-04	64	0064-122-103-R/W 201	64
2	VA.	7-64-04	64	0064-122-103-R/W 201	64

DATE: 7-20-66
BY: [Signature]

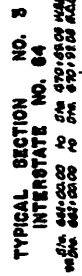
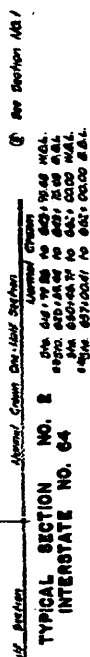
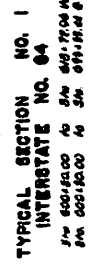


COMPOSITE LAYOUT - INTERCHANGES "C" & "D"

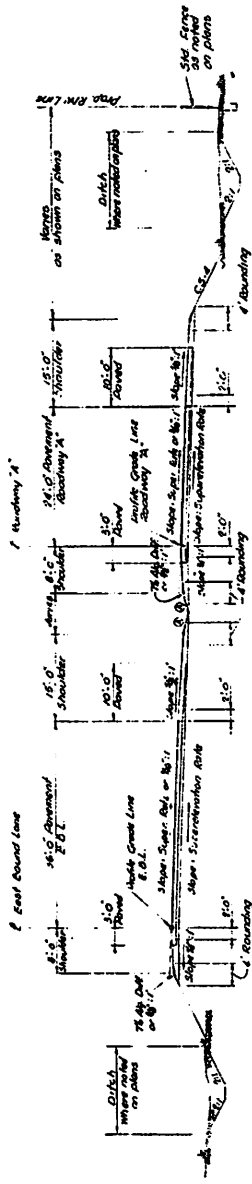
10140

2

LIMITED ACCESS HIGHWAY

[illegible]

17	1-20-82	2	VA.	64	1. 64.	3-23-205	64	0004-107-100-1	20	20	36
FEDERAL AID		STATE		NORTH		NORTH		NORTH		NORTH	
ROUTE		ROUTE		ROUTE		ROUTE		ROUTE		ROUTE	
64		64		64		64		64		64	
2		2		2		2		2		2	
17		17		17		17		17		17	
1-20-82		1-20-82		1-20-82		1-20-82		1-20-82		1-20-82	



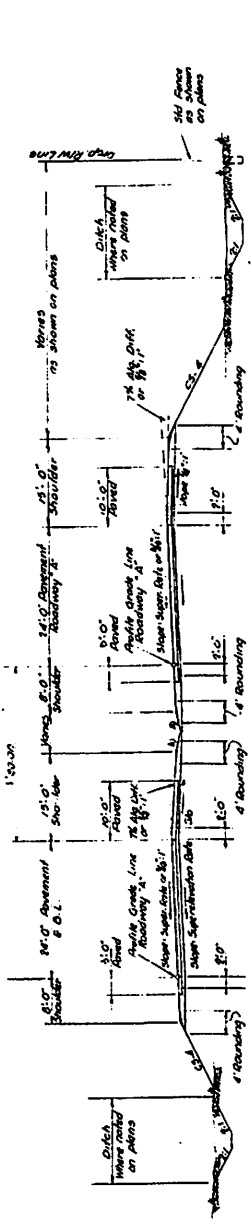
ROADWAY "A"

TYPICAL SECTION NO. 4
INTERSTATE NO. 264

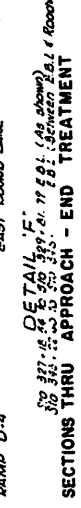
Sta. 516+00.00 to 519+54.50 E.A.L.



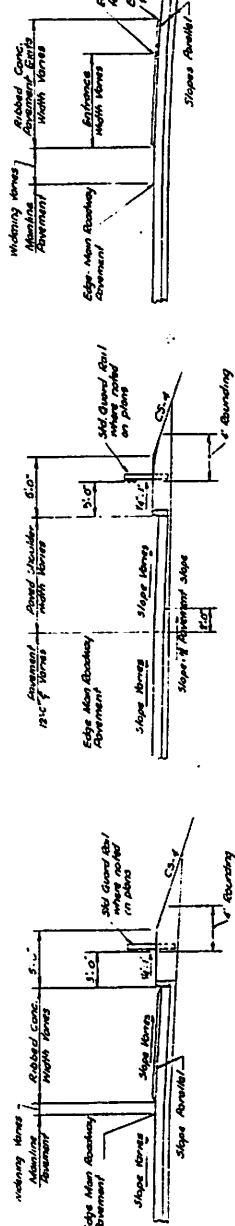
DETAIL "E"
Sta. 340+23.48 to 342+00



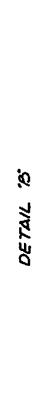
ROADWAY "A"
TYPICAL SECTION NO. 5
INTERSTATE NO. 264



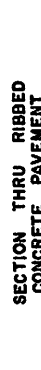
INTERSTATE NO. 264



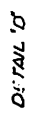
DETAIL "A"



CURBED RIBBED CONCRETE PAVEMENT



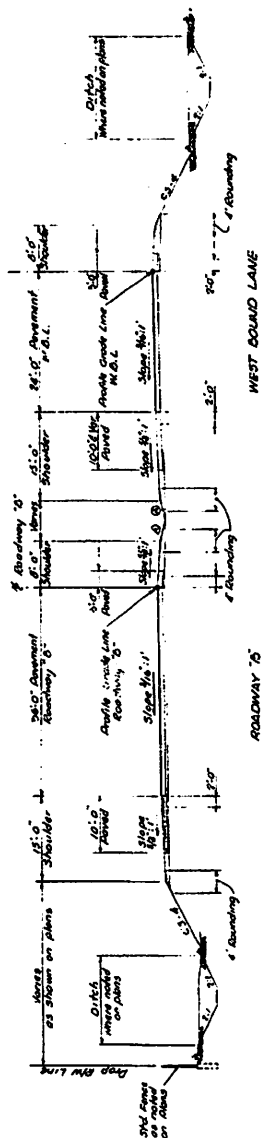
DETAIL "C"



SECTION THRU DECELERATION, ACCELERATION, WEAVING LANES AND TAPERS

UNITED ACCESS HIGHWAY				STATE			
DATE	BY	REVISION	REASON	DATE	BY	REVISION	REASON
2	VA	64	5/22/259	04	01/10/201	501	56

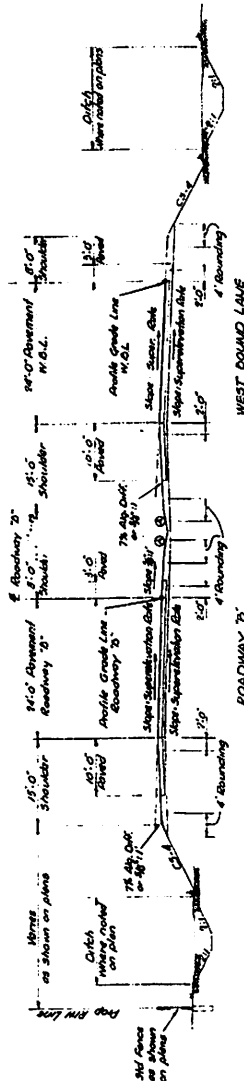
1-20-2



TYPICAL SECTION NO. 6
INTERSTATE NO. 264
Sta. 516+00.00 to Sta. 519+12.50 M.E.L.

WEST BOUND LANE

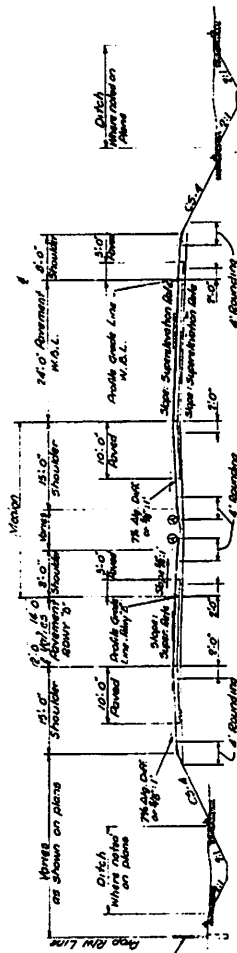
See Typical Section No. 4



TYPICAL SECTION NO. 7
INTERSTATE NO. 264
Sta. 519+12.50 to Sta. 528+40.00 M.E.L.

WEST BOUND LANE

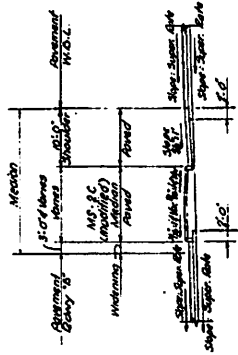
See Typical Section No. 4



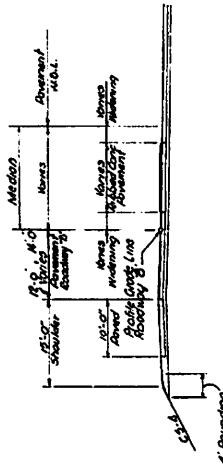
TYPICAL SECTION NO. 8
INTERSTATE NO. 264
Sta. 528+40.00 to Sta. 540+00.00 M.E.L.

WEST BOUND LANE

See Typical Section No. 4



DETAIL 'D'
Sta. 517+85.00 to Sta. 519+50.00

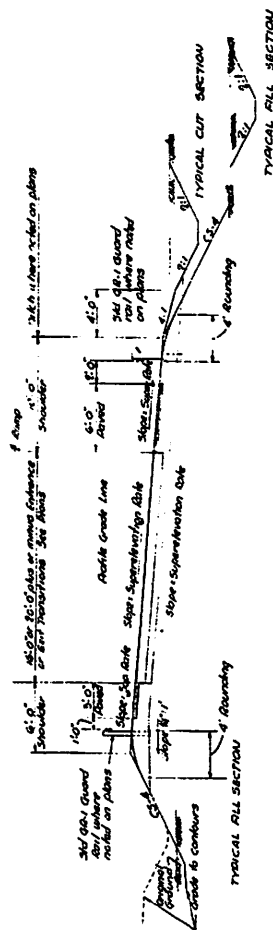


DETAIL 'H'
Sta. 529+50.01 to Sta. 540+00.00 M.E.L.
SECTIONS THRU APPROACH - END TREATMENT
INTERSTATE NO. 264

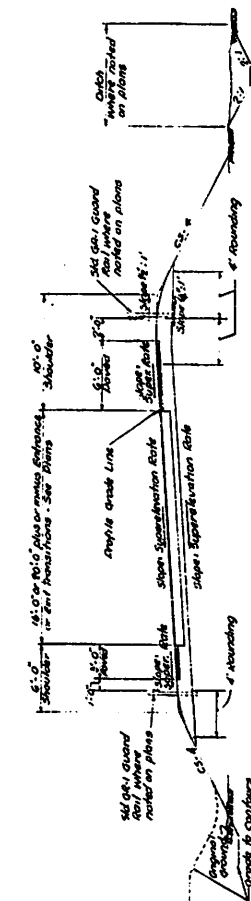
A10140

26-7-5

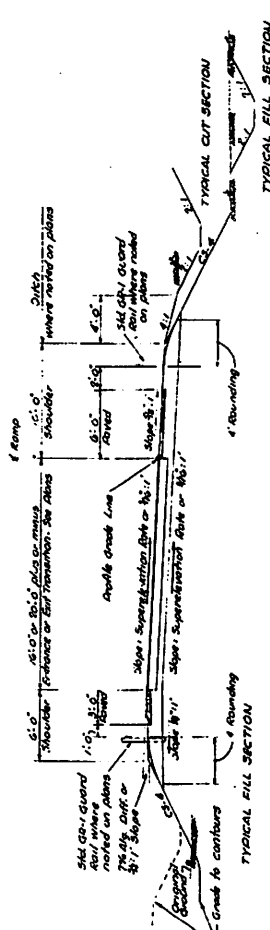
UNITED ACCESS HIGHWAY				BY ORDER OF OCT. 4, 1994	
FEDERAL AND STATE		DATE		BY	
STATE	VA.	DATE	04 SEP 2006	BY	0004180-000
PROJECT	2	DATE	04 SEP 2006	BY	0004180-000
NO.	2	DATE	04 SEP 2006	BY	0004180-000
NO.	2	DATE	04 SEP 2006	BY	0004180-000



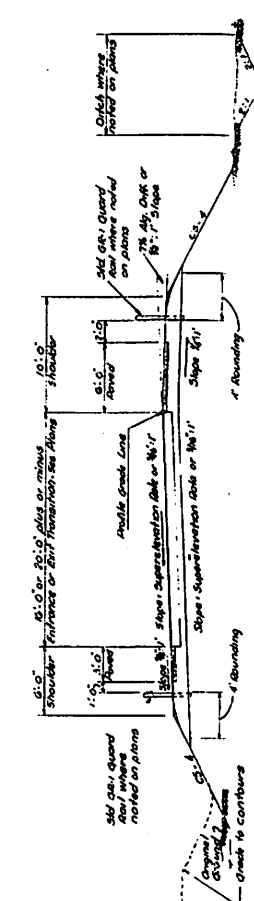
TYPICAL SECTION NO. 9
RAMPS - HIGH SIDE LEFT OF TRAFFIC
Use when super-elevation rate is over 0.05 ft/ft



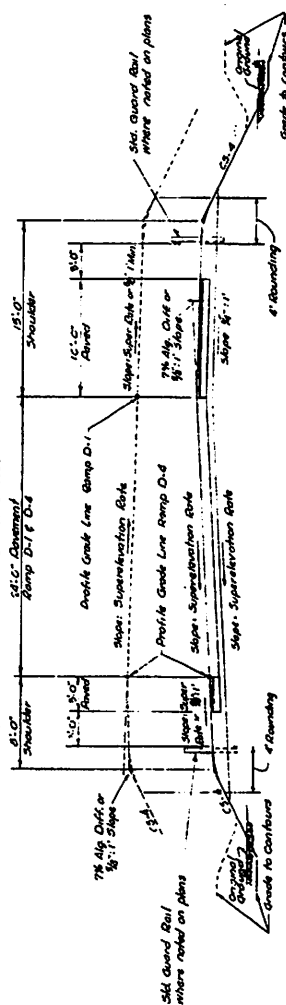
TYPICAL SECTION NO. 11
RAMPS - HIGH SIDE RIGHT OF TRAFFIC
Use when super-elevation rate is over 0.05 ft/ft



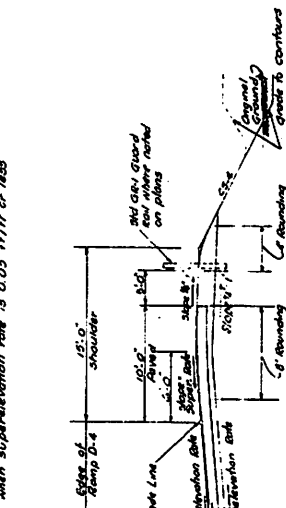
TYPICAL SECTION NO. 10
RAMPS - HIGH SIDE LEFT OF TRAFFIC
Use when super-elevation rate is 0.05 ft/ft or less



TYPICAL SECTION NO. 12
RAMPS - HIGH SIDE RIGHT OF TRAFFIC
Use when super-elevation rate is 0.05 ft/ft or less



TYPICAL SECTION NO. 13
RAMP D-4
Use when super-elevation rate is over 0.05 ft/ft



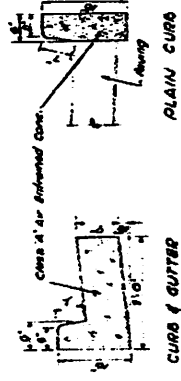
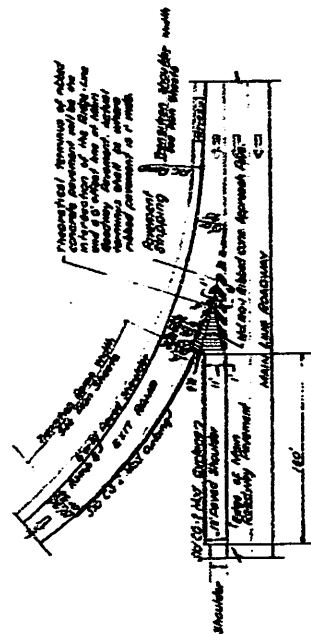
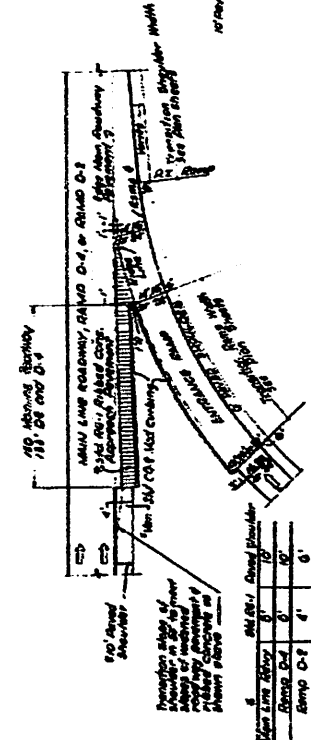
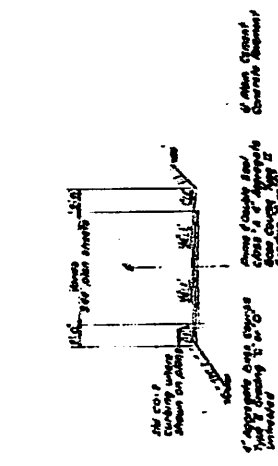
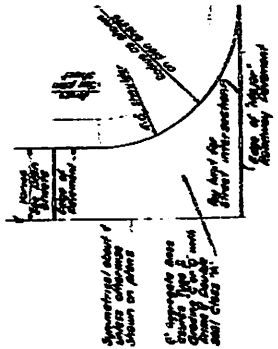
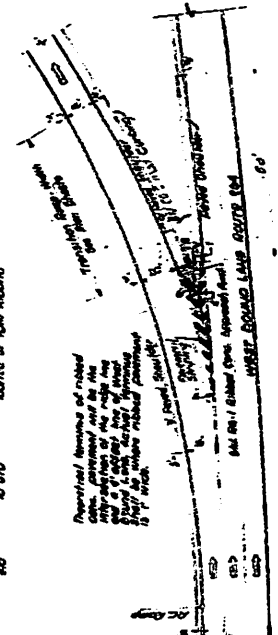
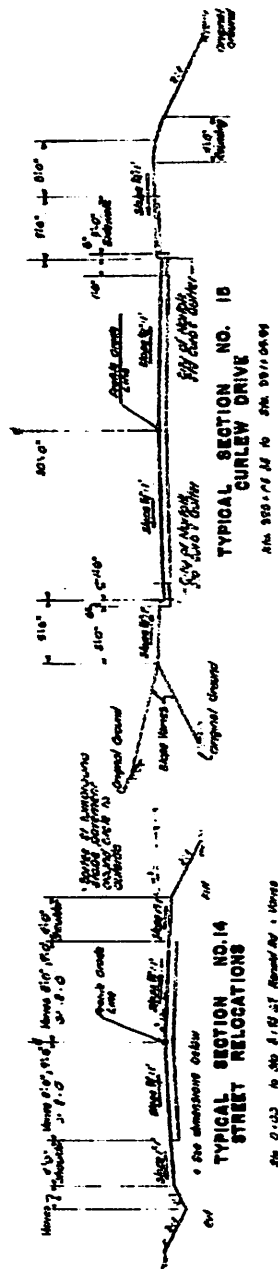
DETAIL D-4
RAMP D-4
Use when super-elevation rate is over 0.05 ft/ft

As cut from Right of Way, use New Line details for
Shoulder, concrete pavement, widening, and curved points
Shoulder.

LIMITED ACCESS HIGHWAY

NO.	DATE	BY	REVISION
1	04/01/04	VA	04/01/04
2	04/01/04	VA	04/01/04
3	04/01/04	VA	04/01/04
4	04/01/04	VA	04/01/04
5	04/01/04	VA	04/01/04
6	04/01/04	VA	04/01/04
7	04/01/04	VA	04/01/04
8	04/01/04	VA	04/01/04
9	04/01/04	VA	04/01/04
10	04/01/04	VA	04/01/04

11/1/04



TYPICAL ENTRANCE RAMP NOSE DETAIL

TYPICAL EXIT RAMP NOSE DETAIL

CITY OF NORFOLK

110140

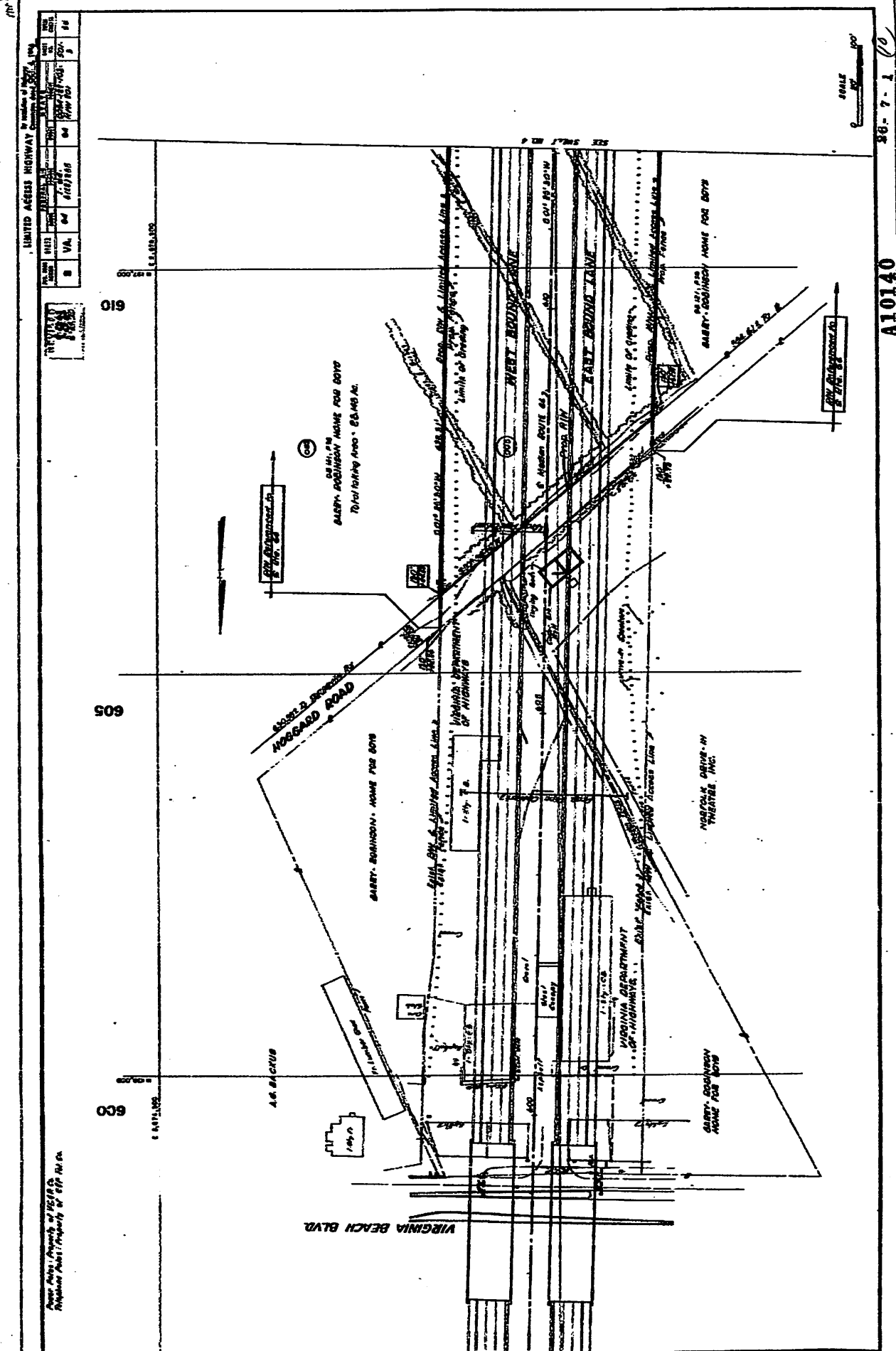
20-7-10

POSTED

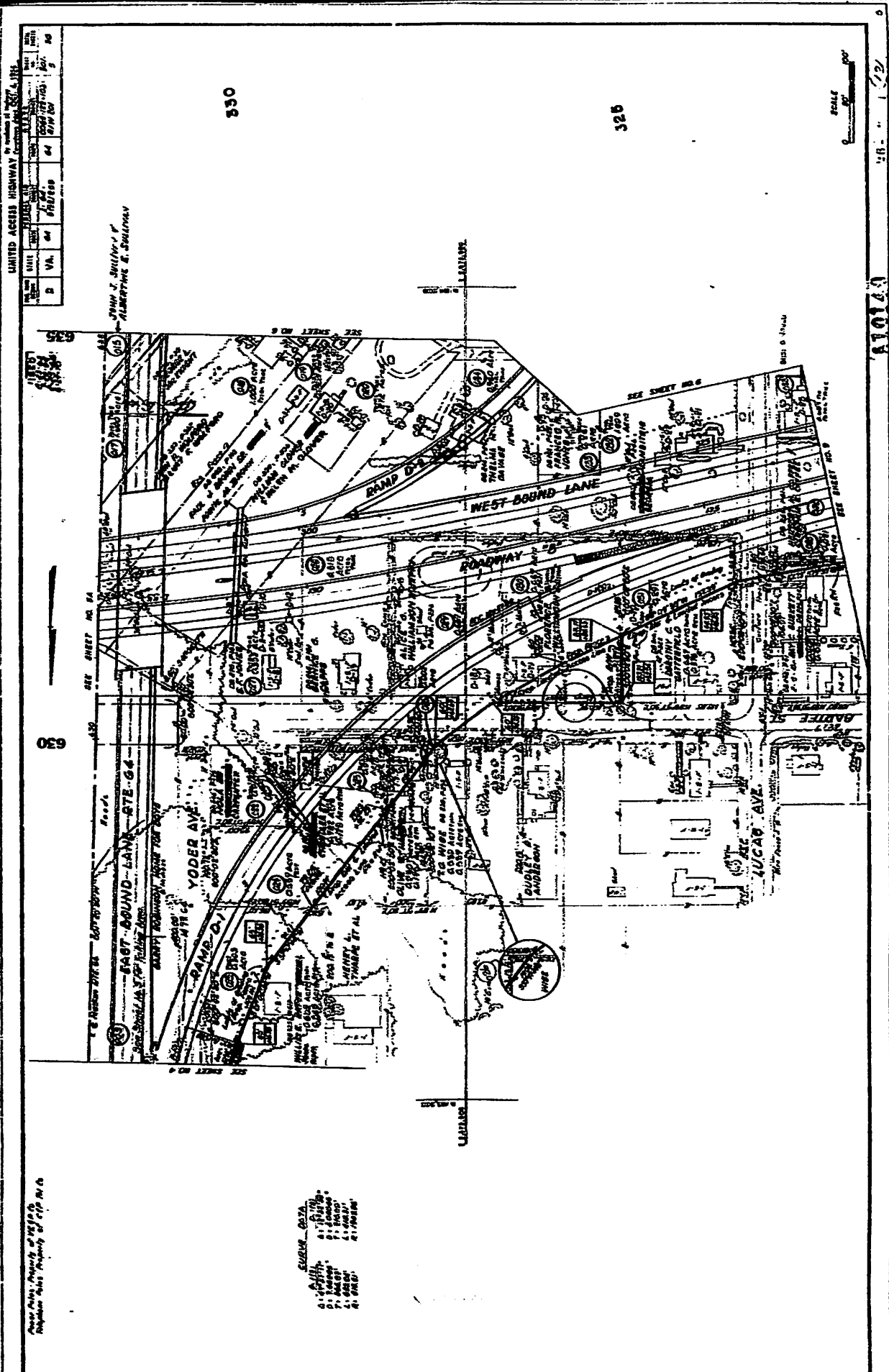
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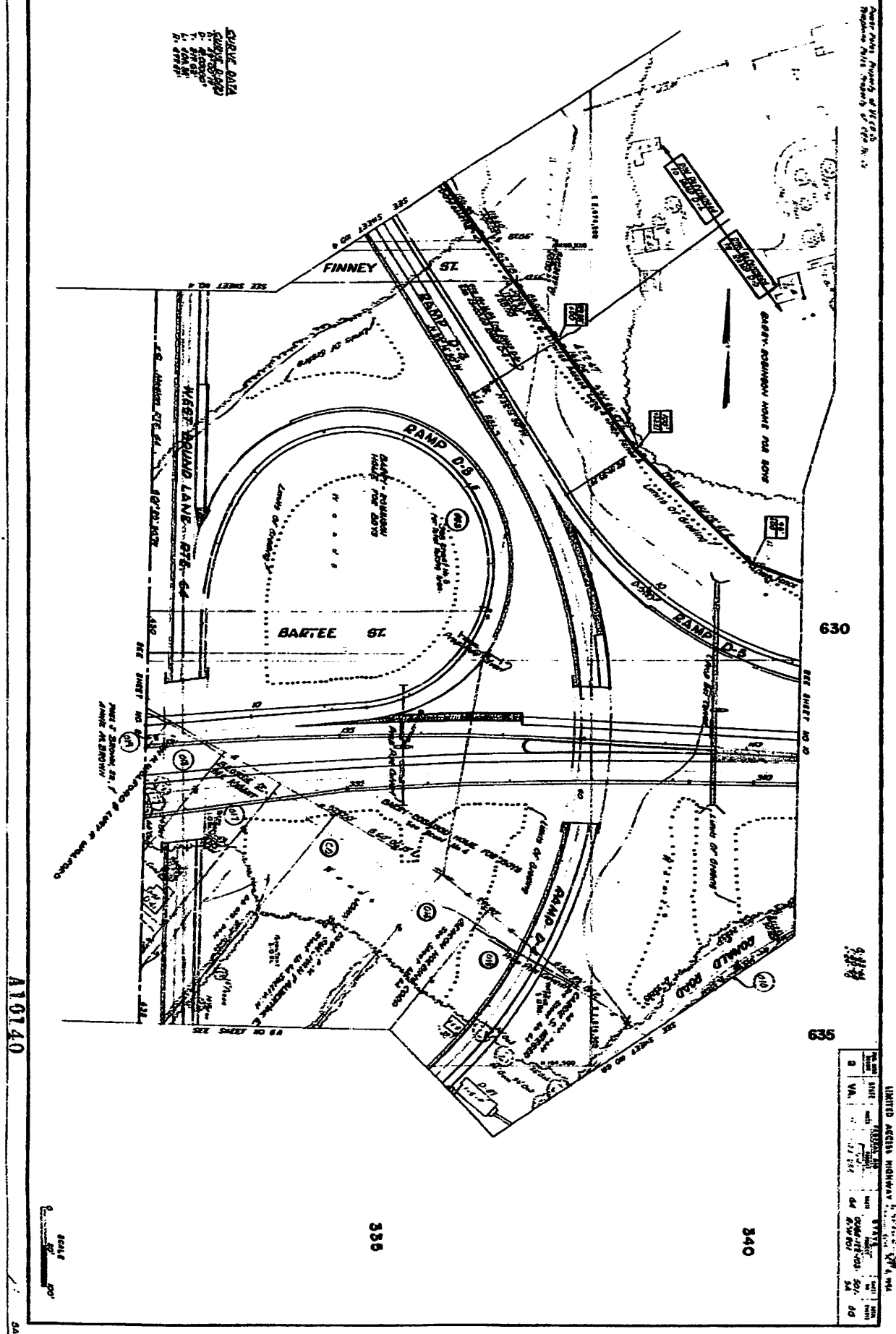
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RIGHT OF WAY DATA SHEET

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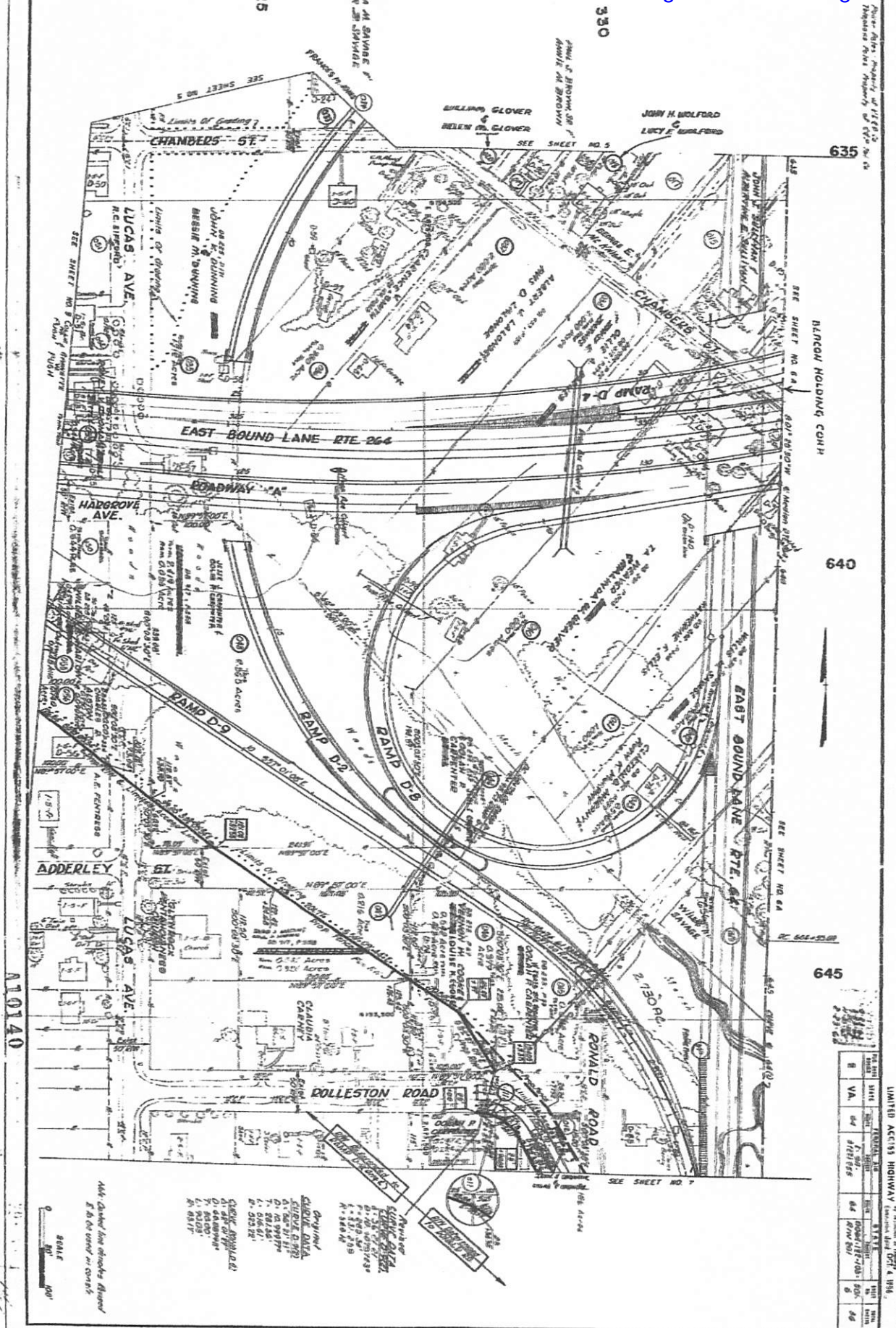




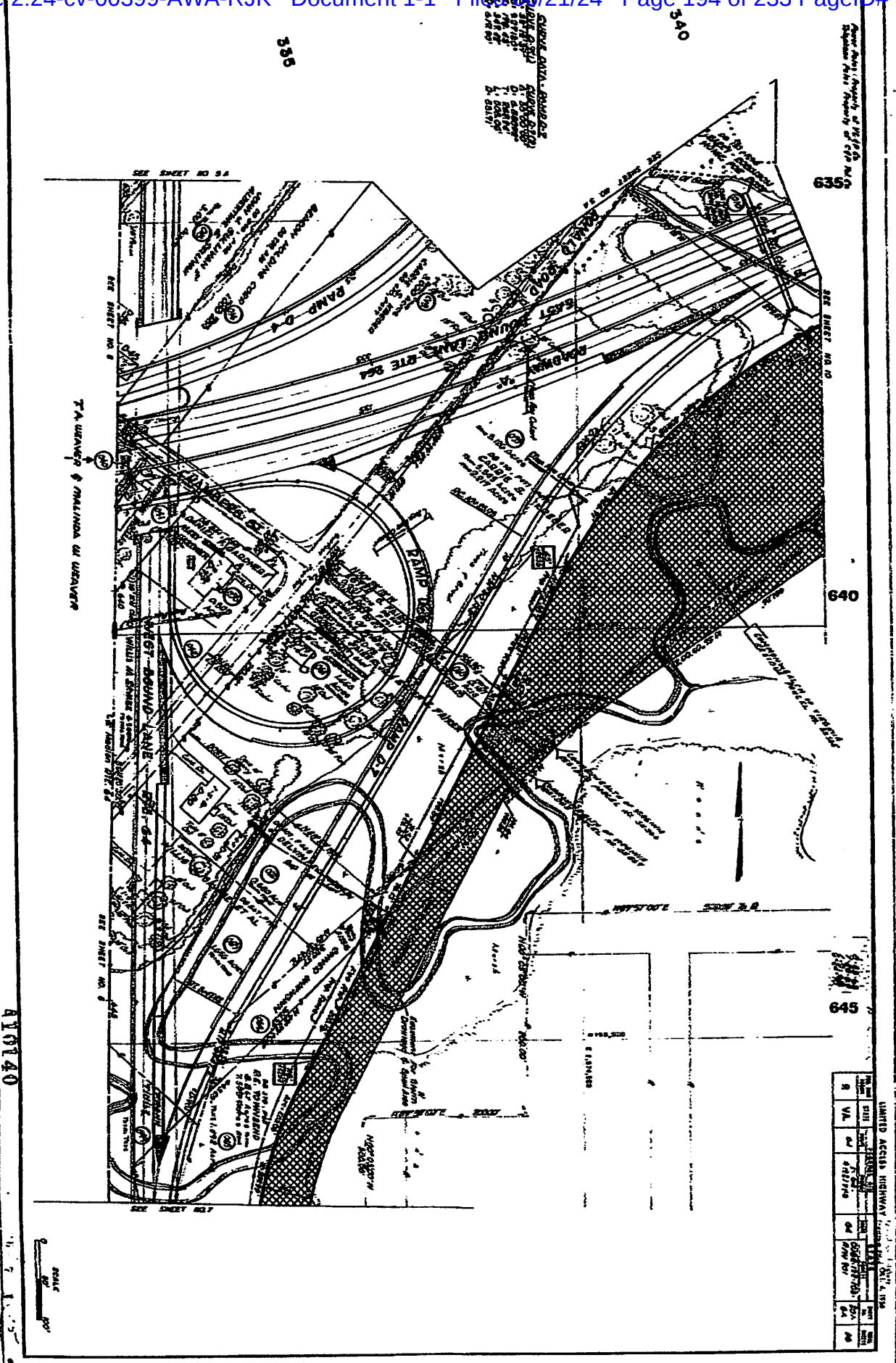




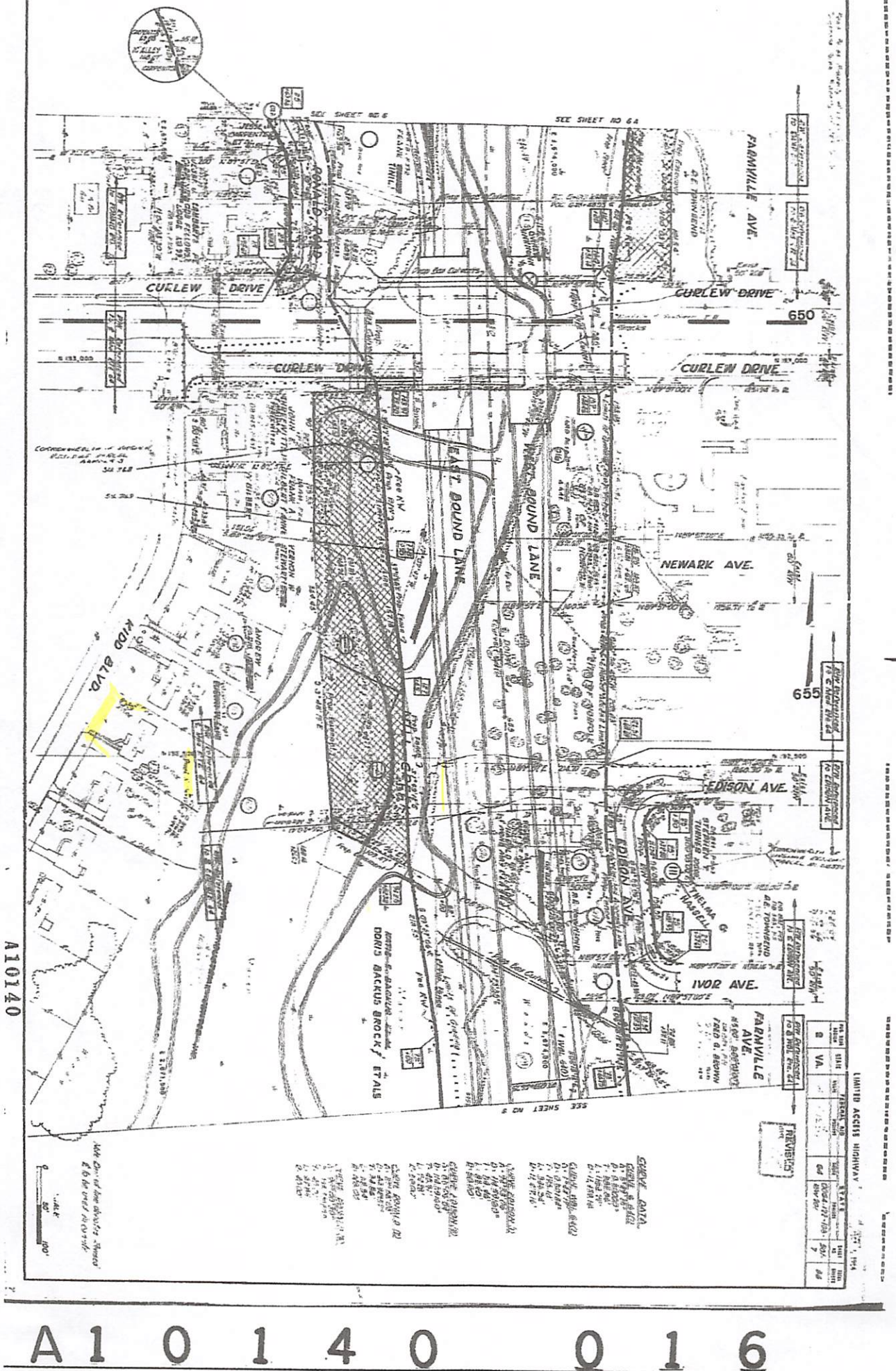
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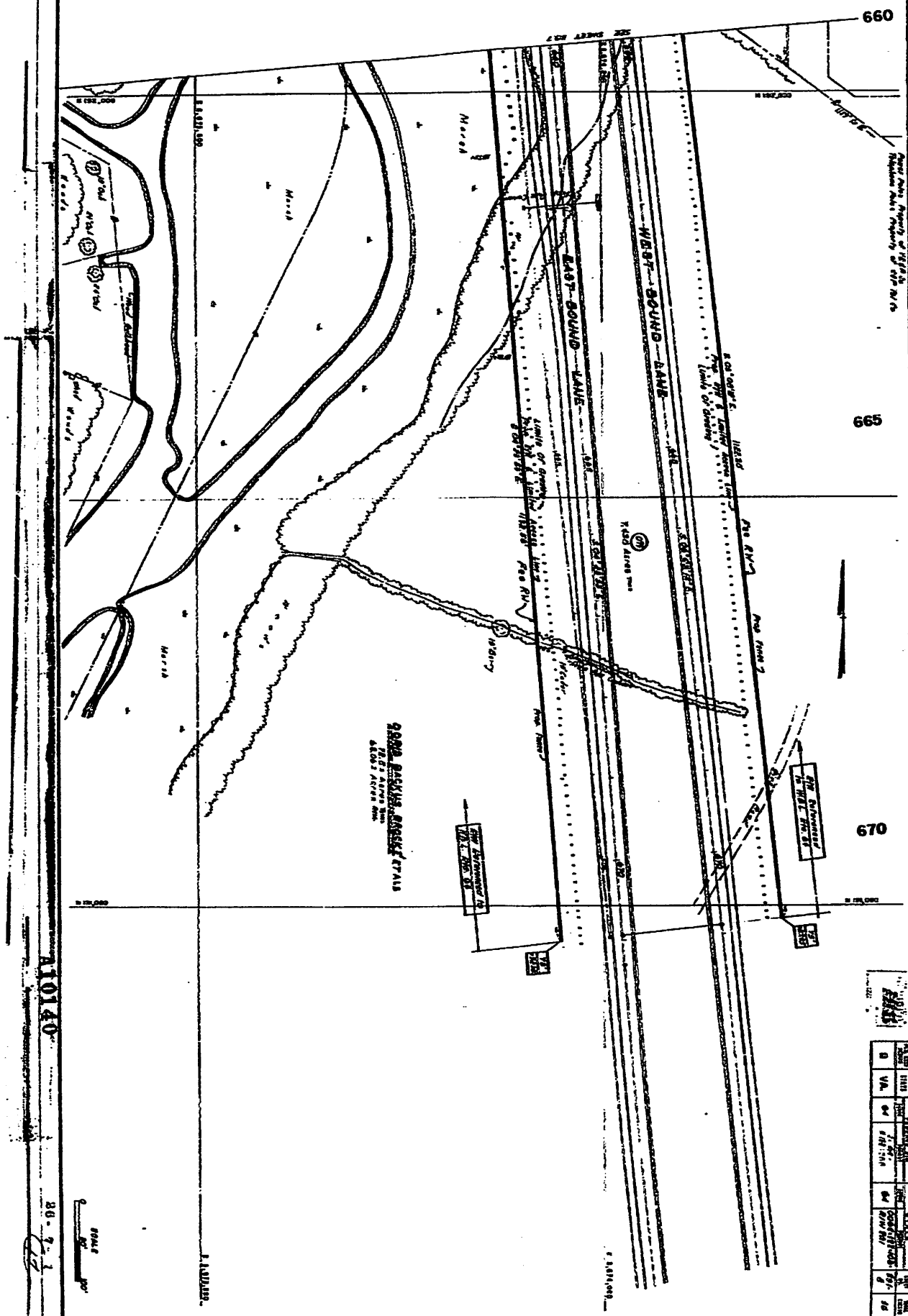


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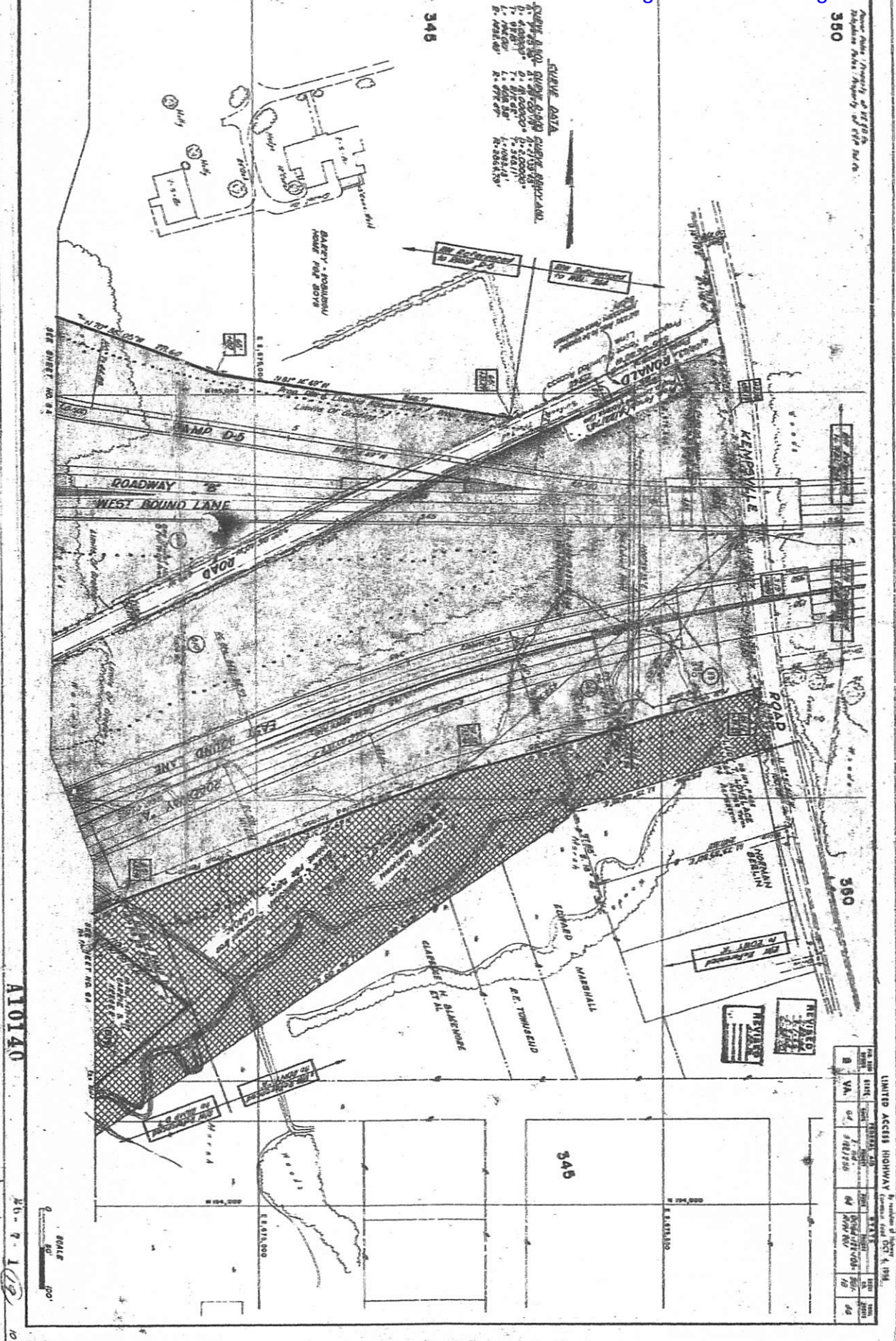


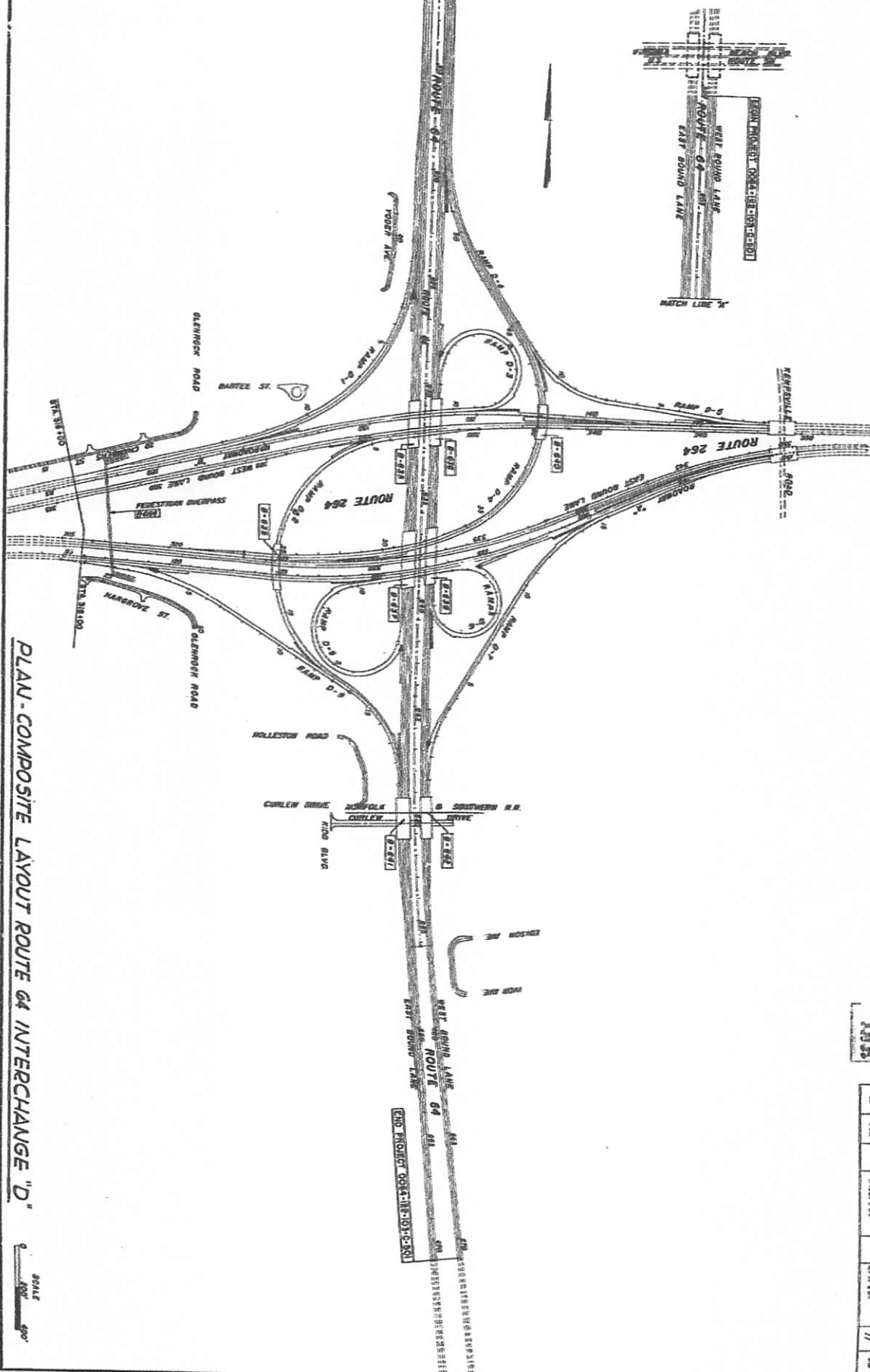
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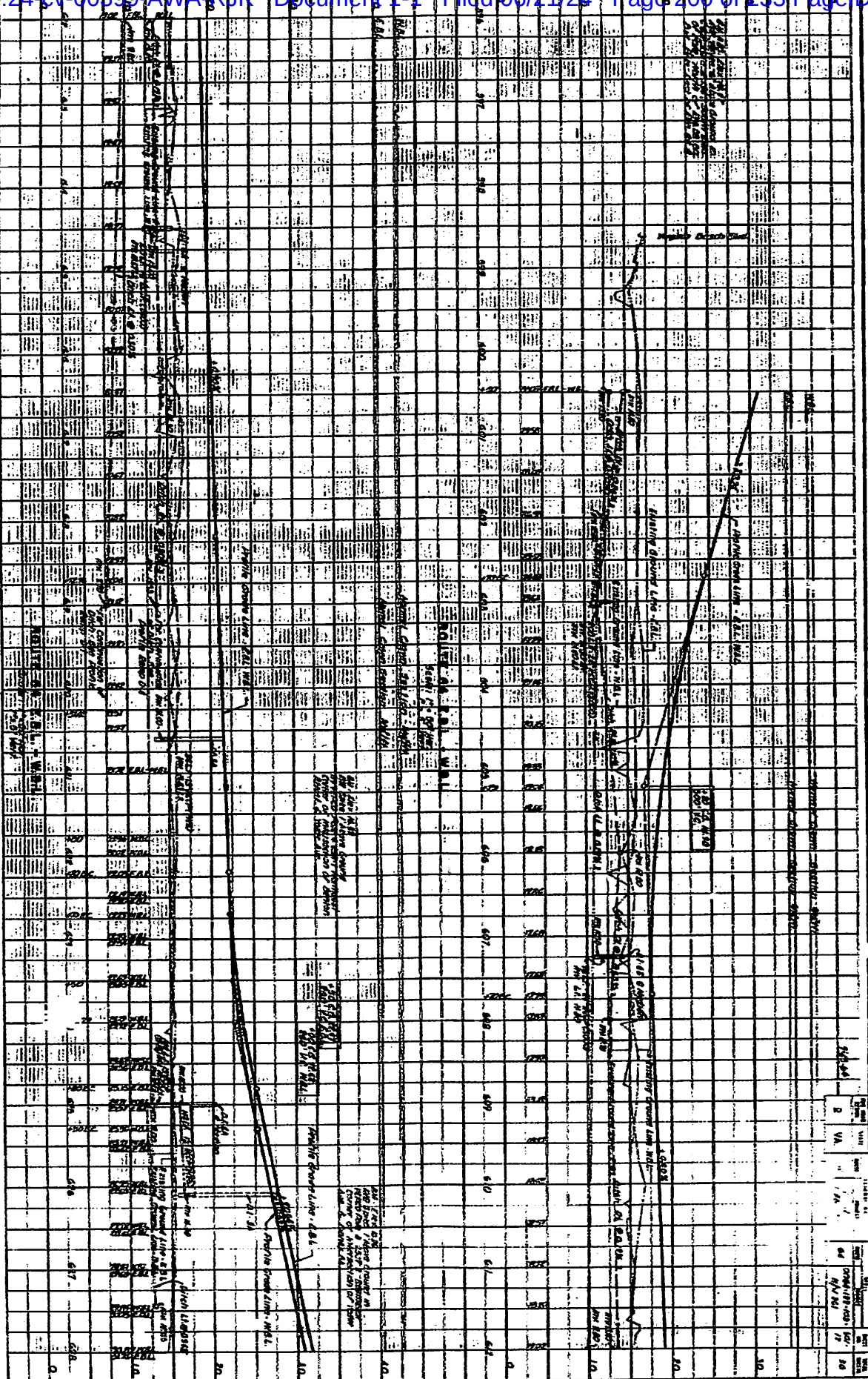


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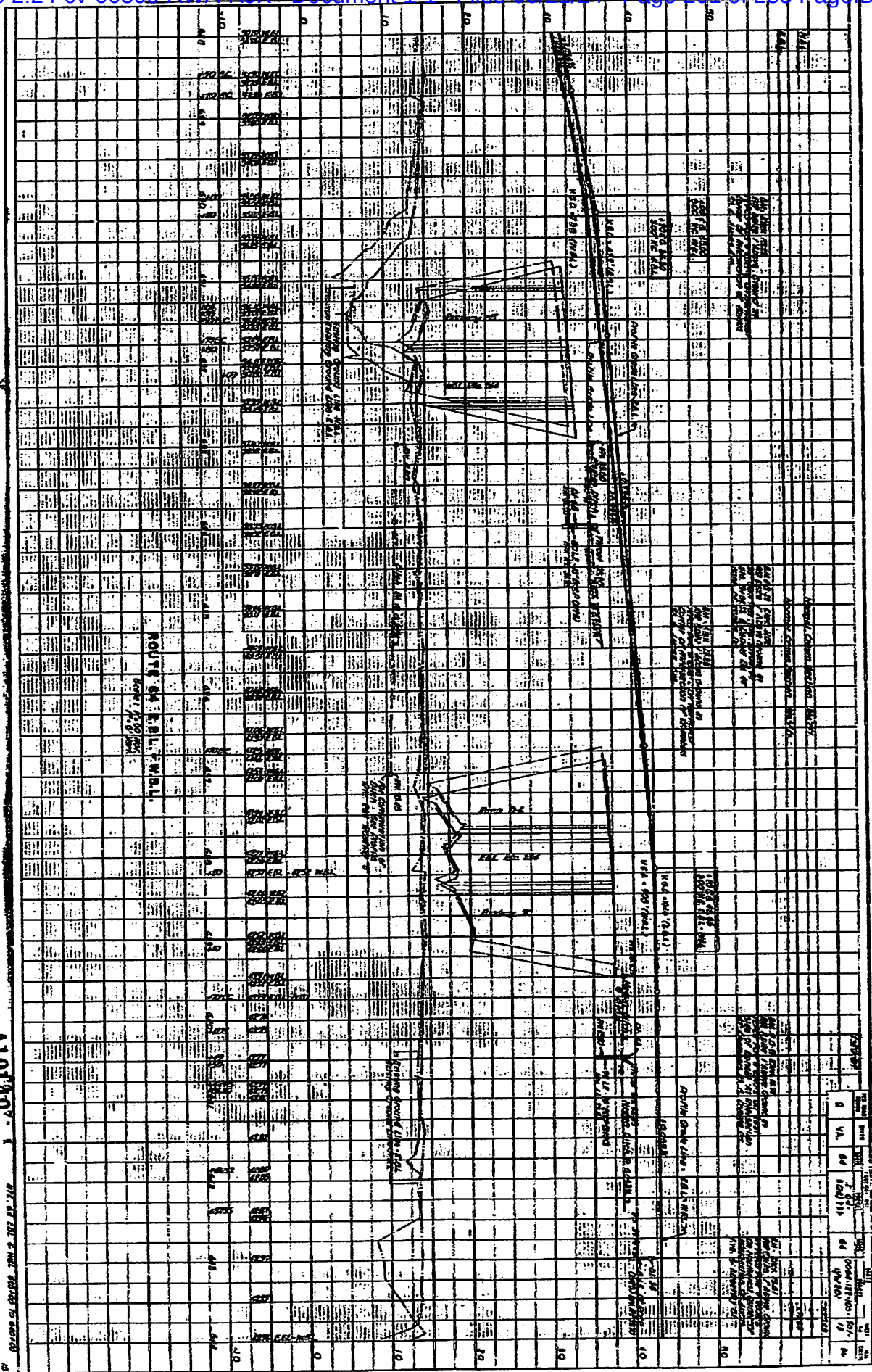
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A10140

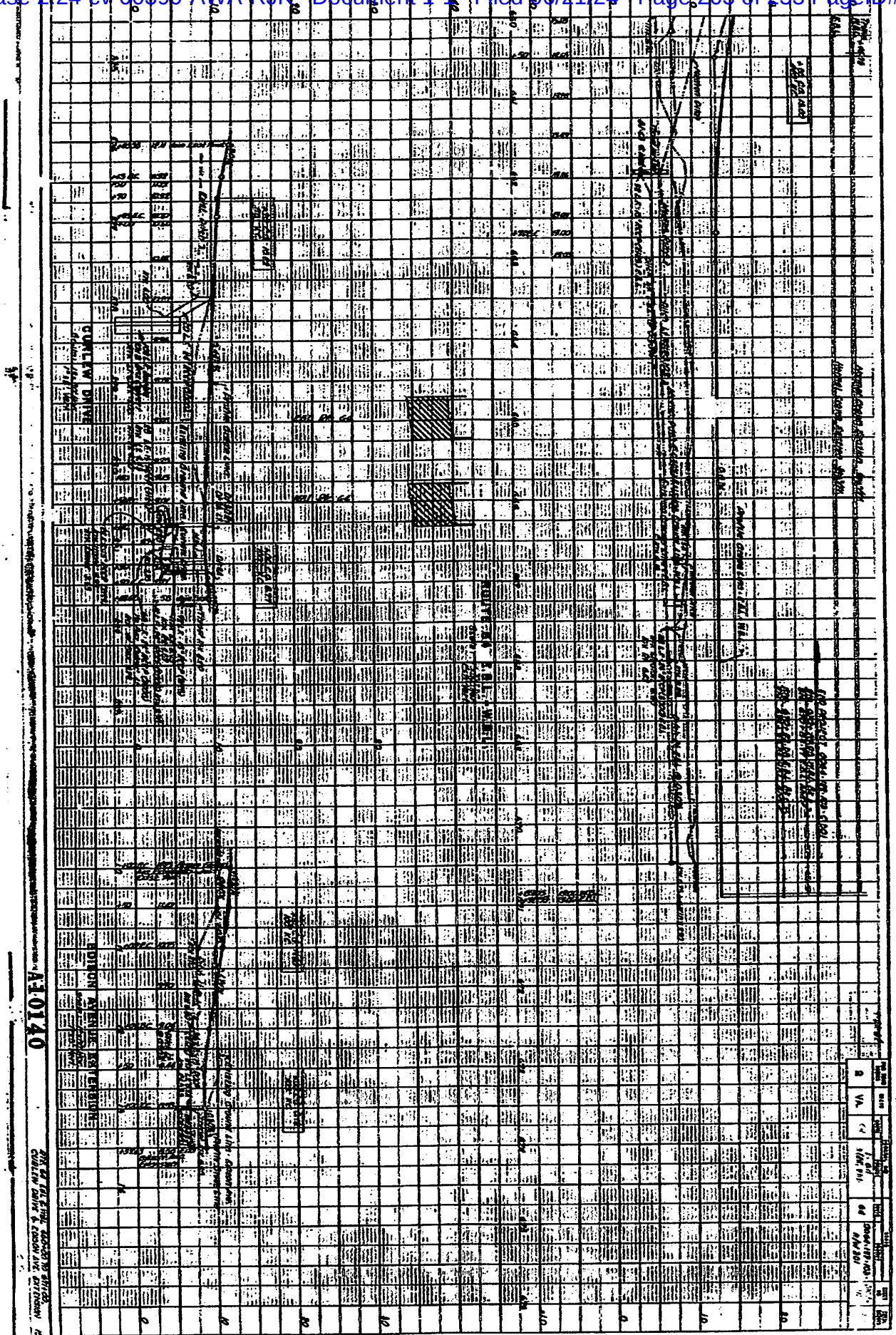
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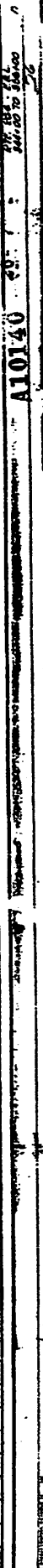


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DATE: 2001-08-01
PAGE NO 001

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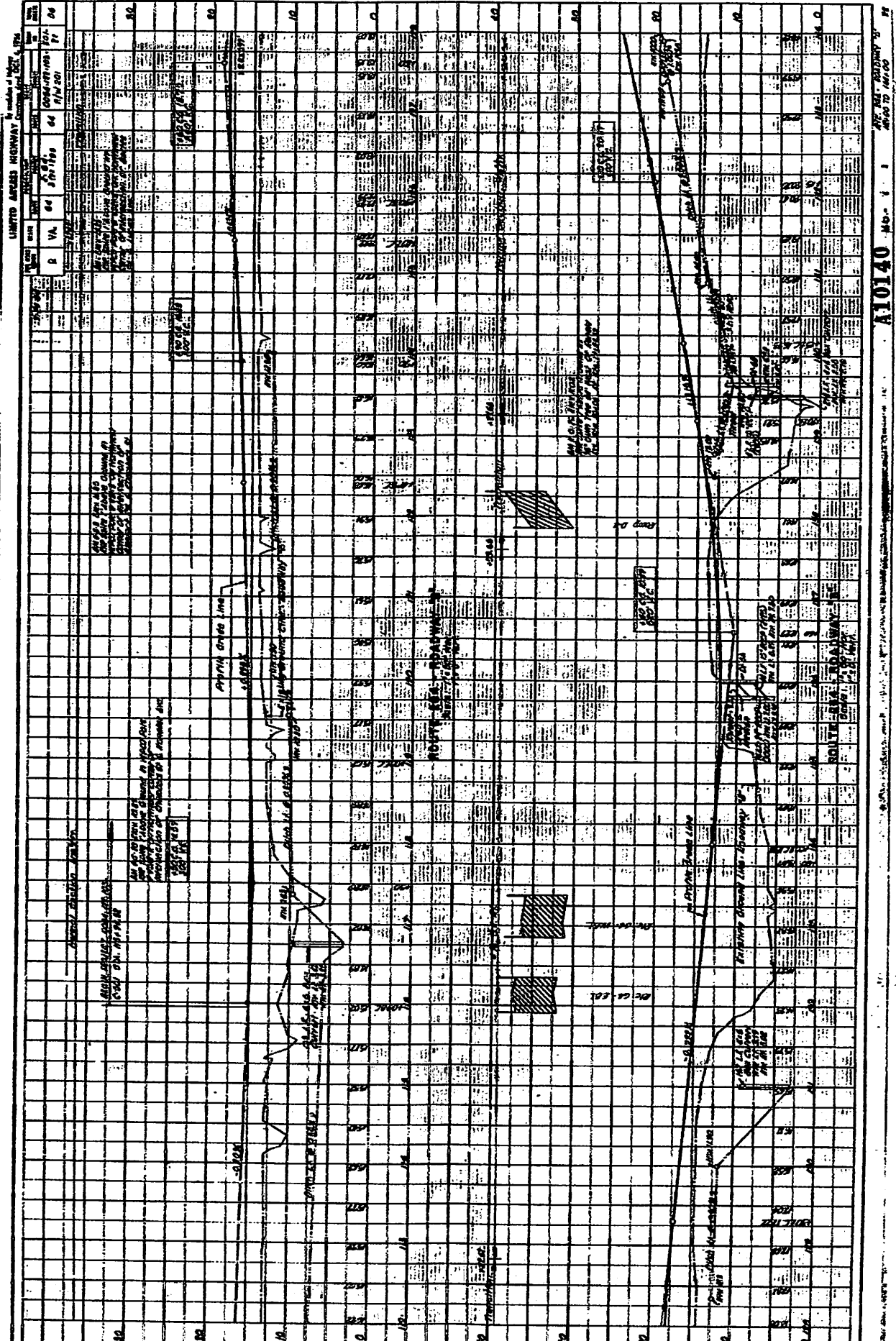




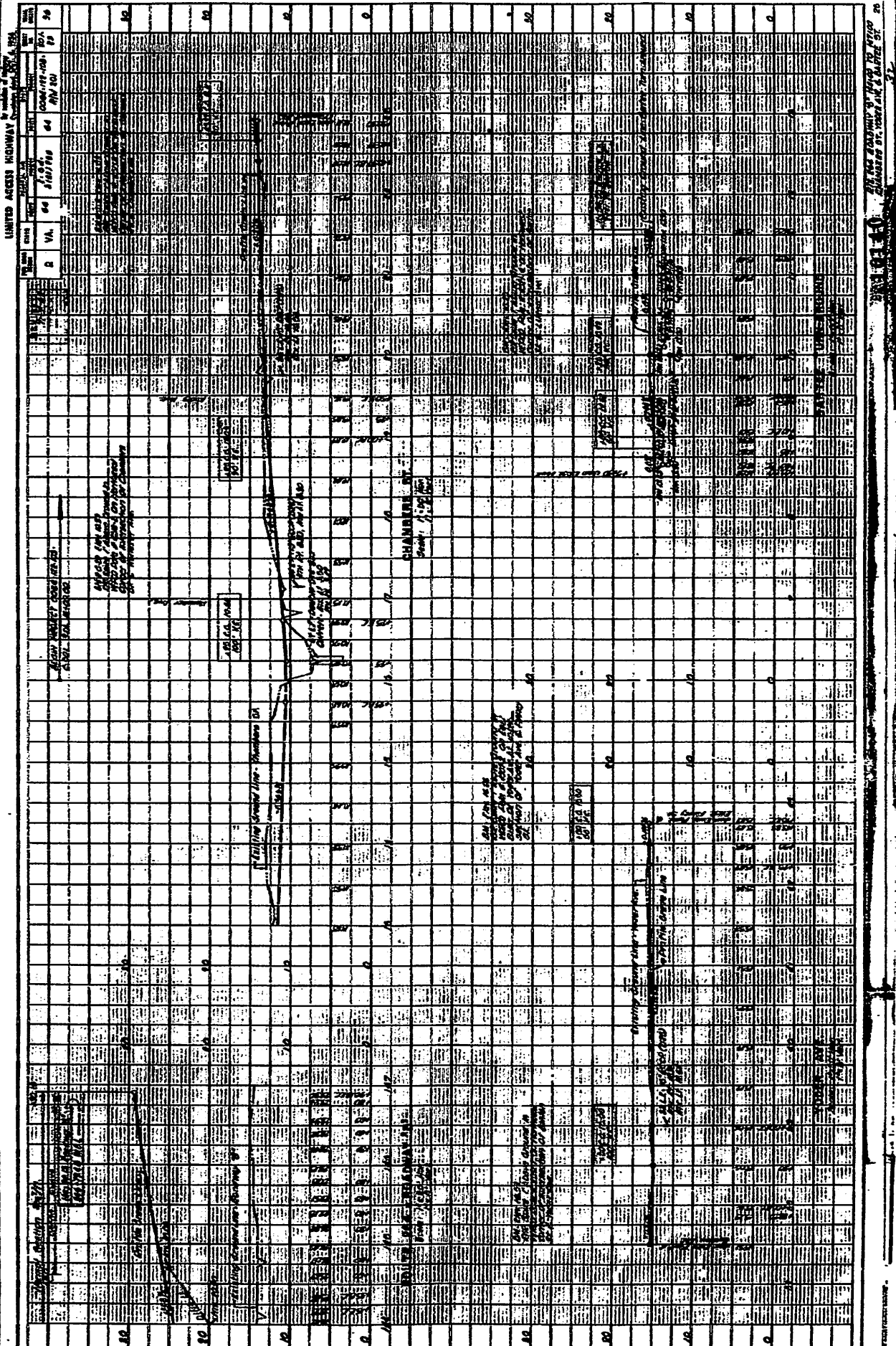




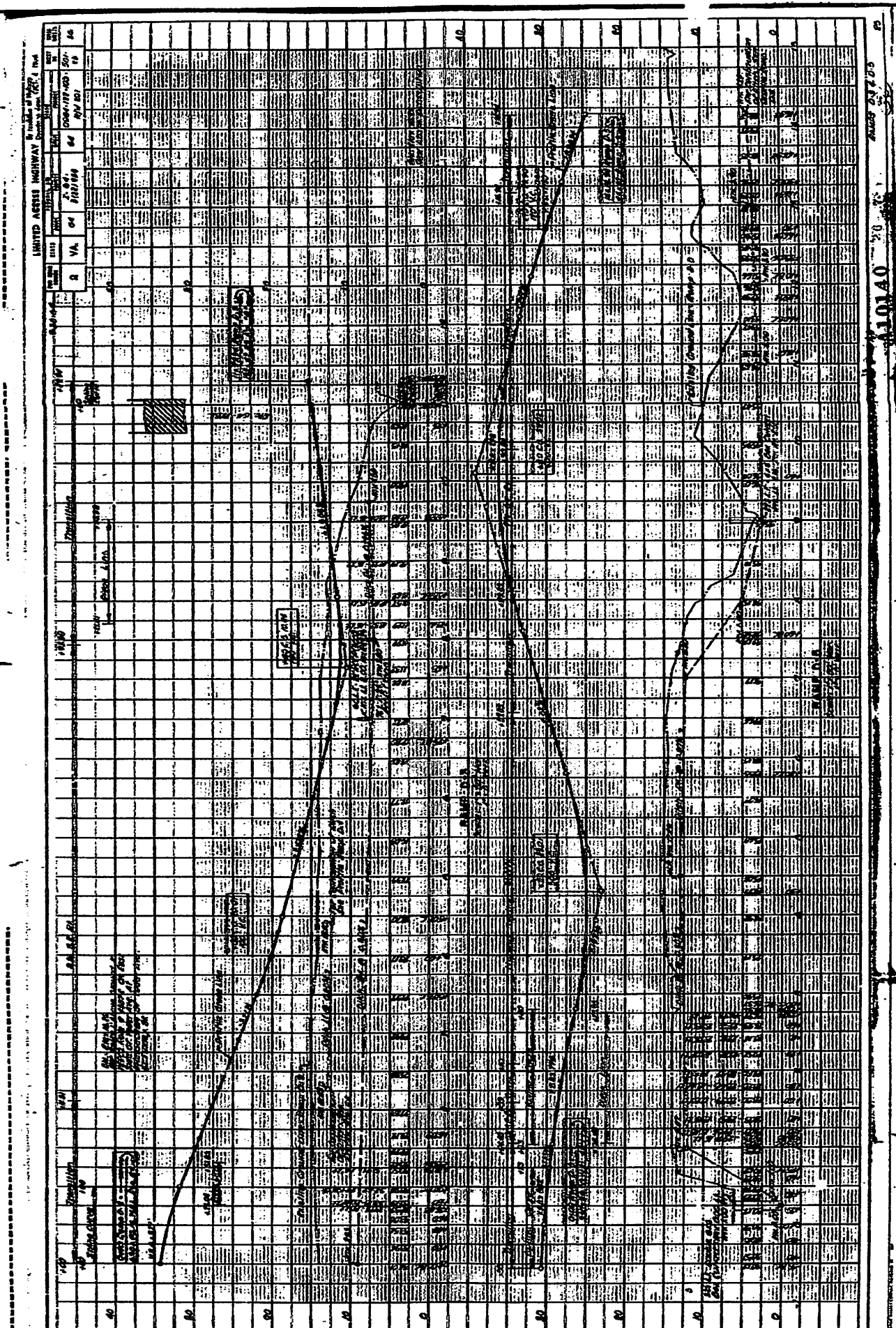
910140 26 7-1

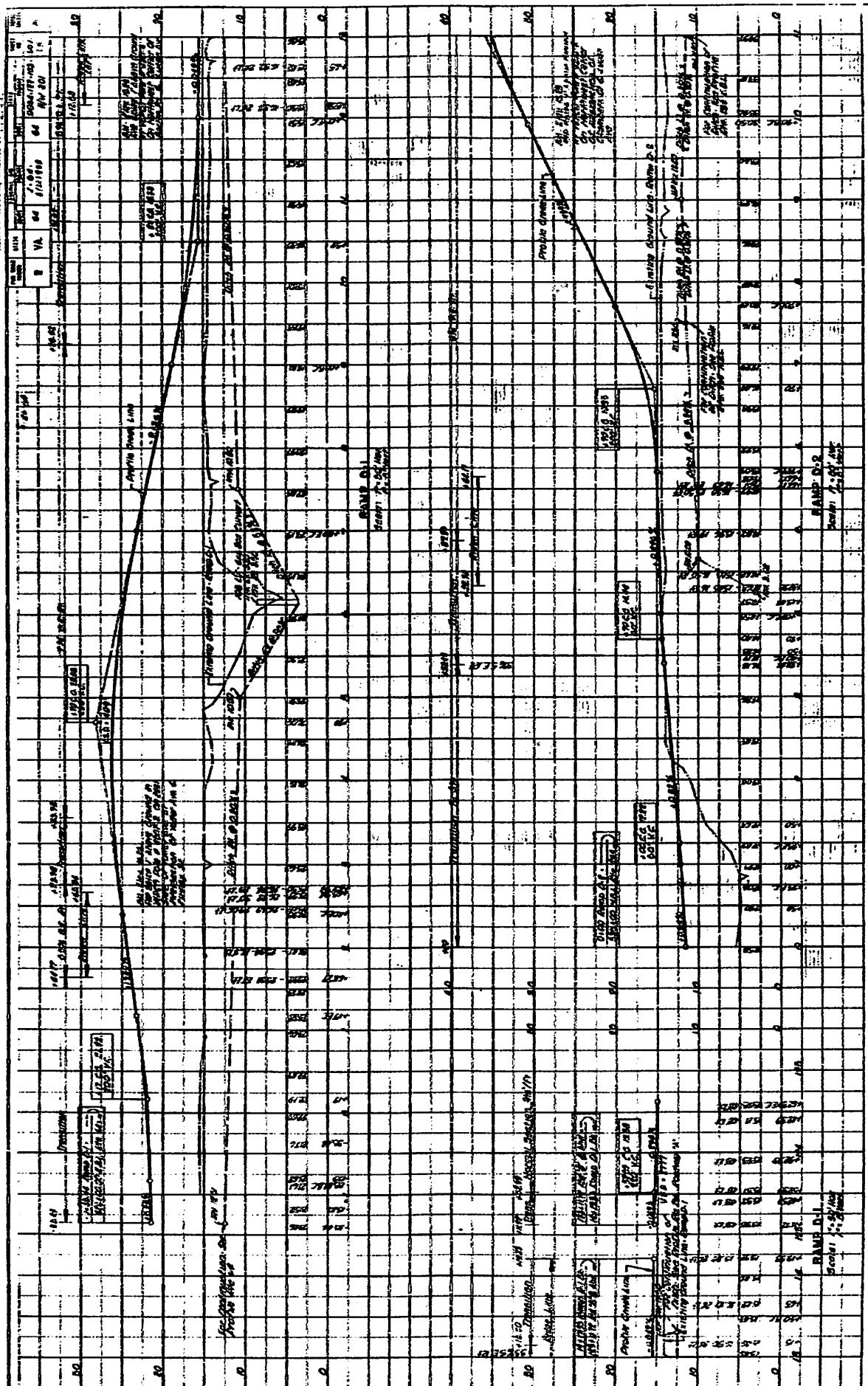


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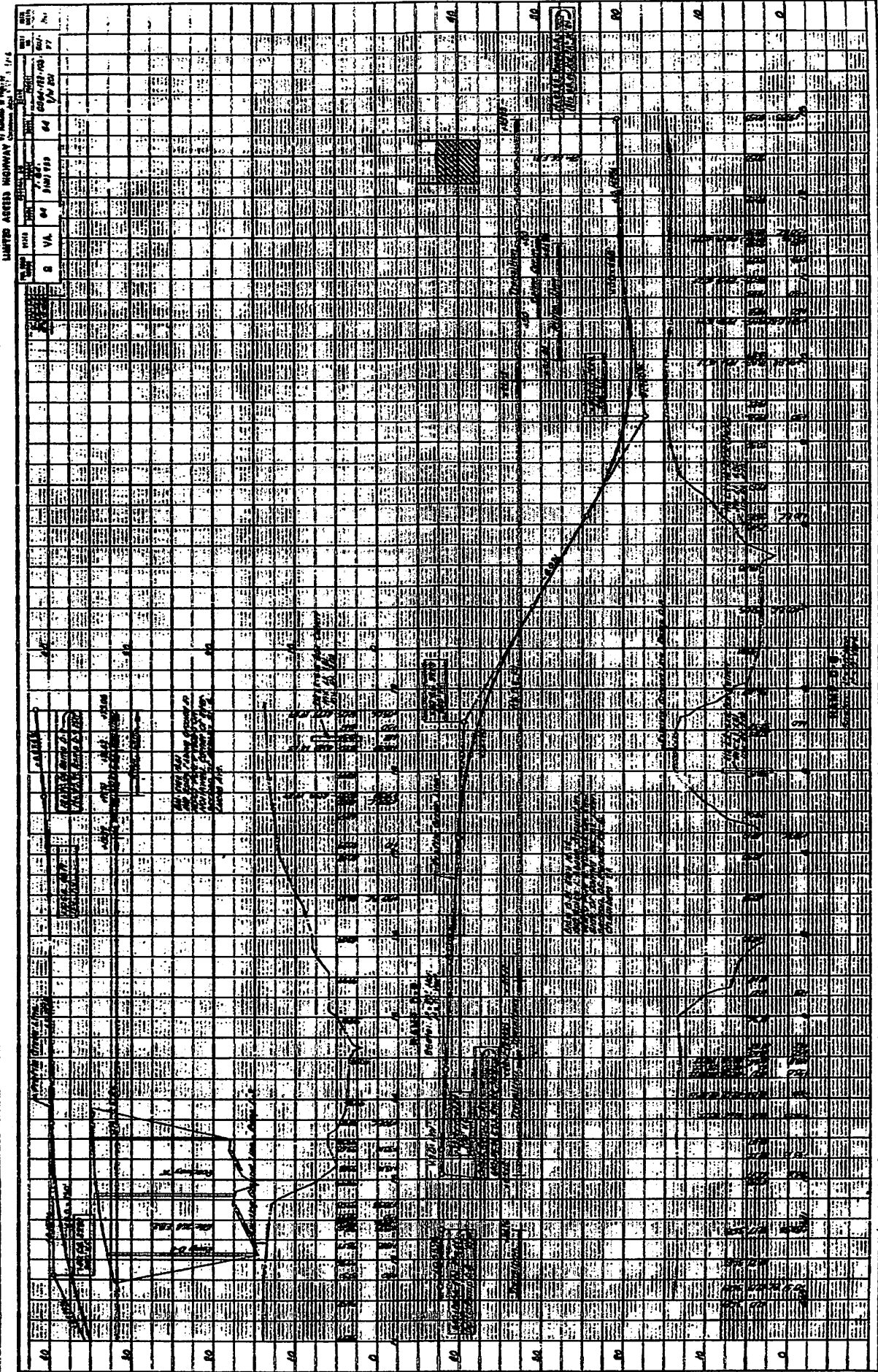








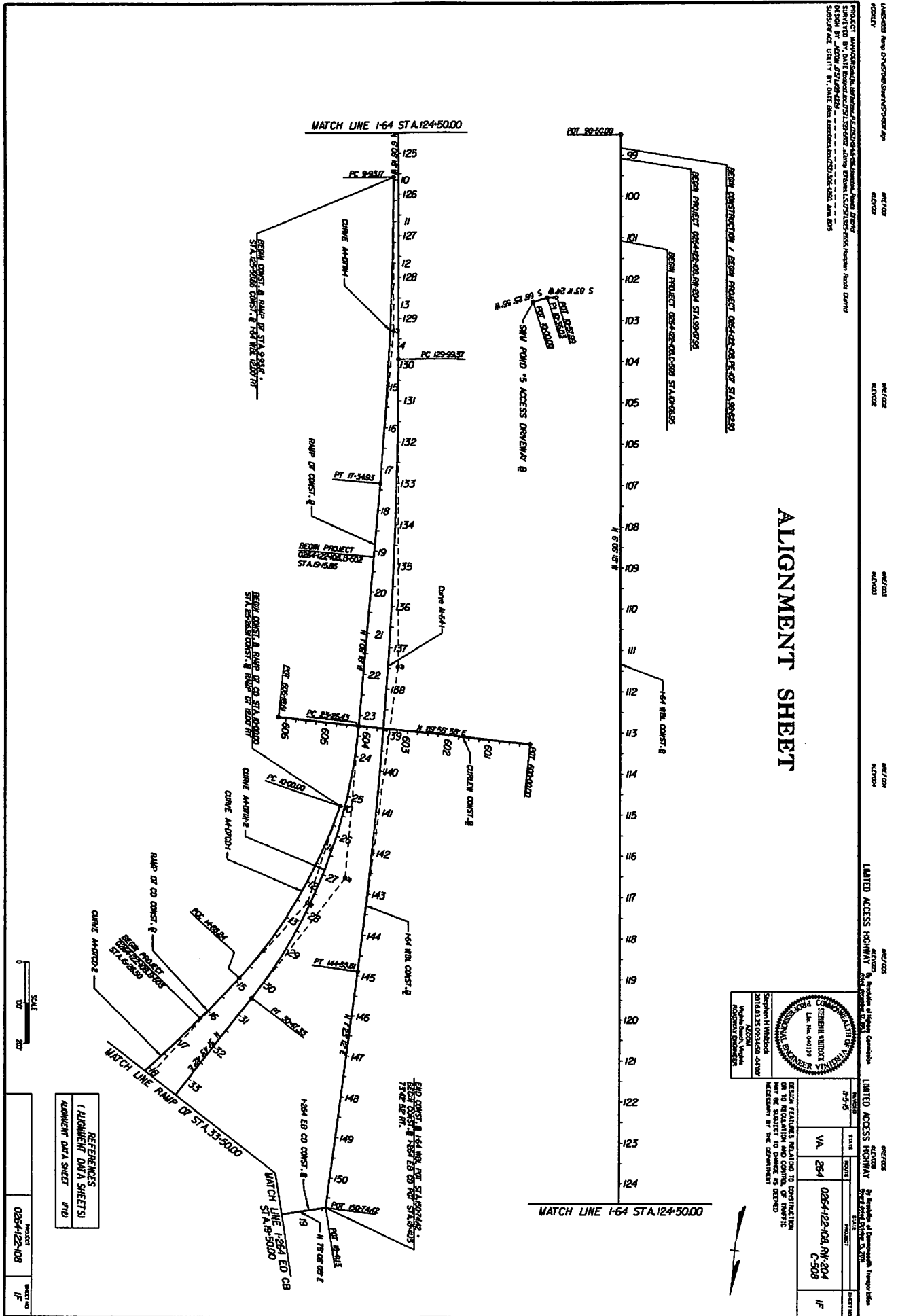
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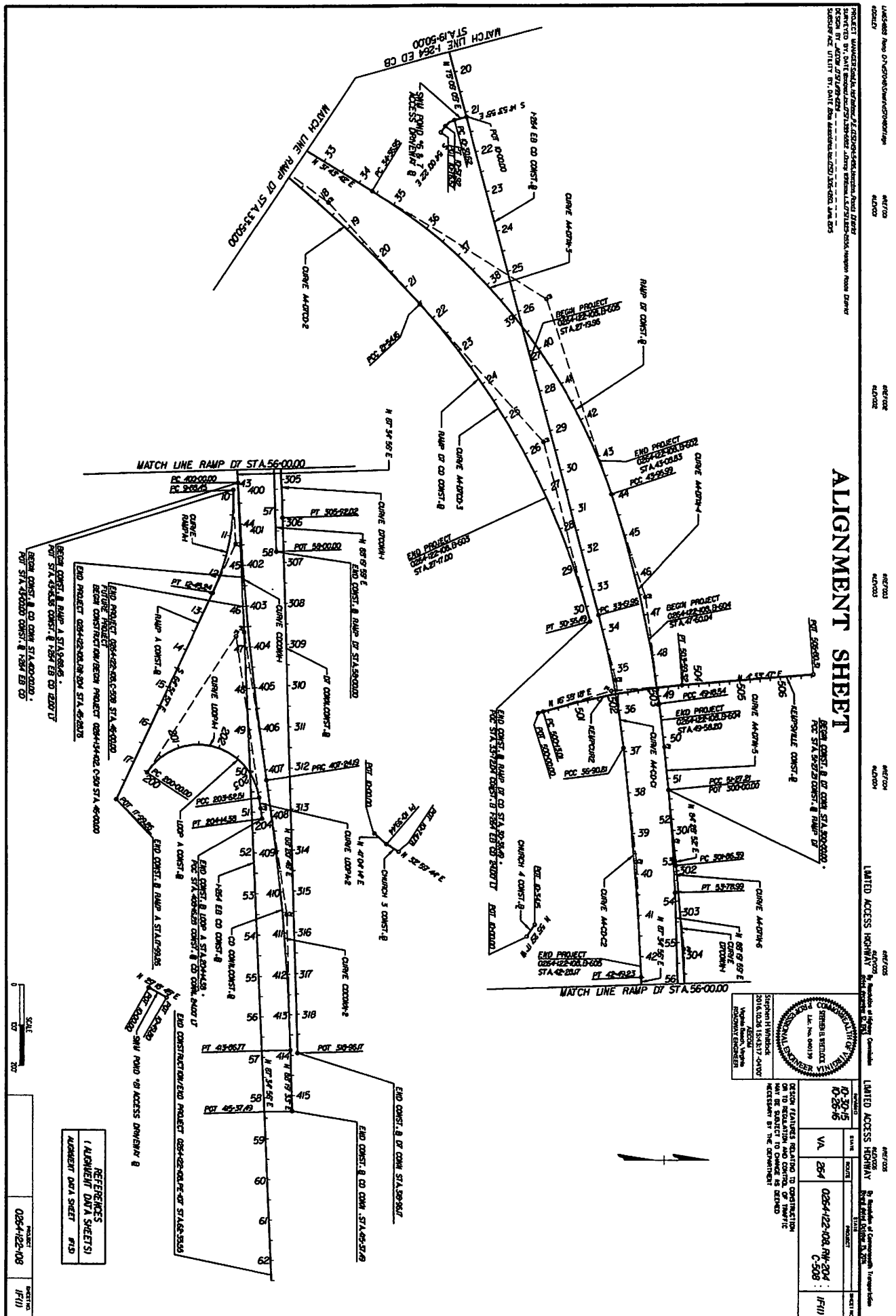


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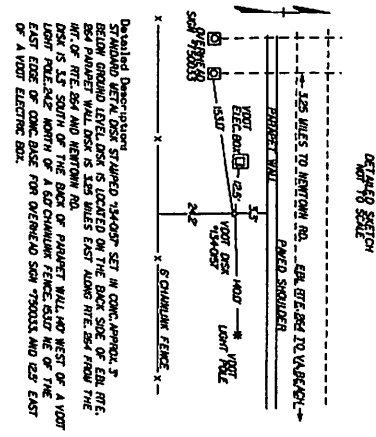


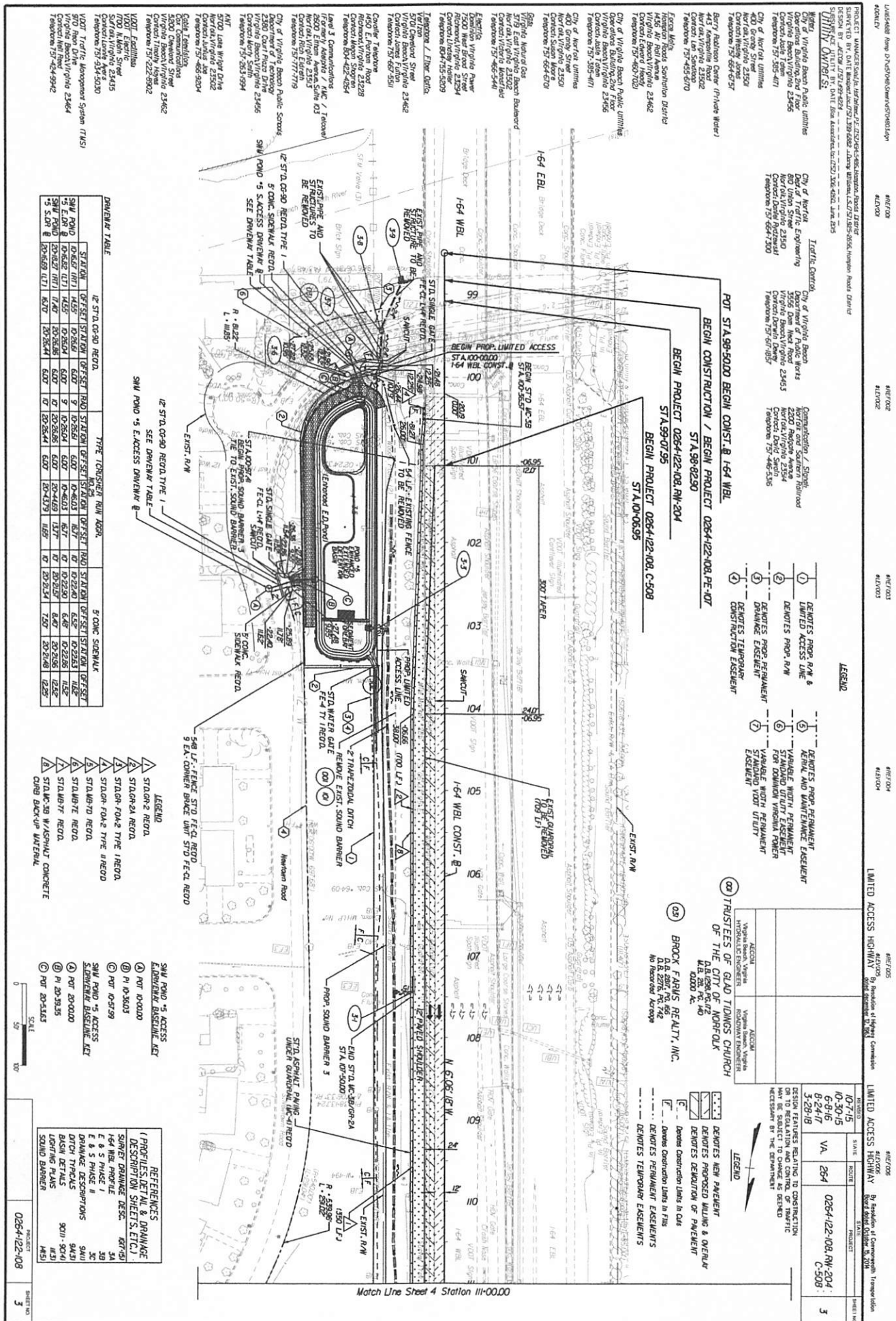


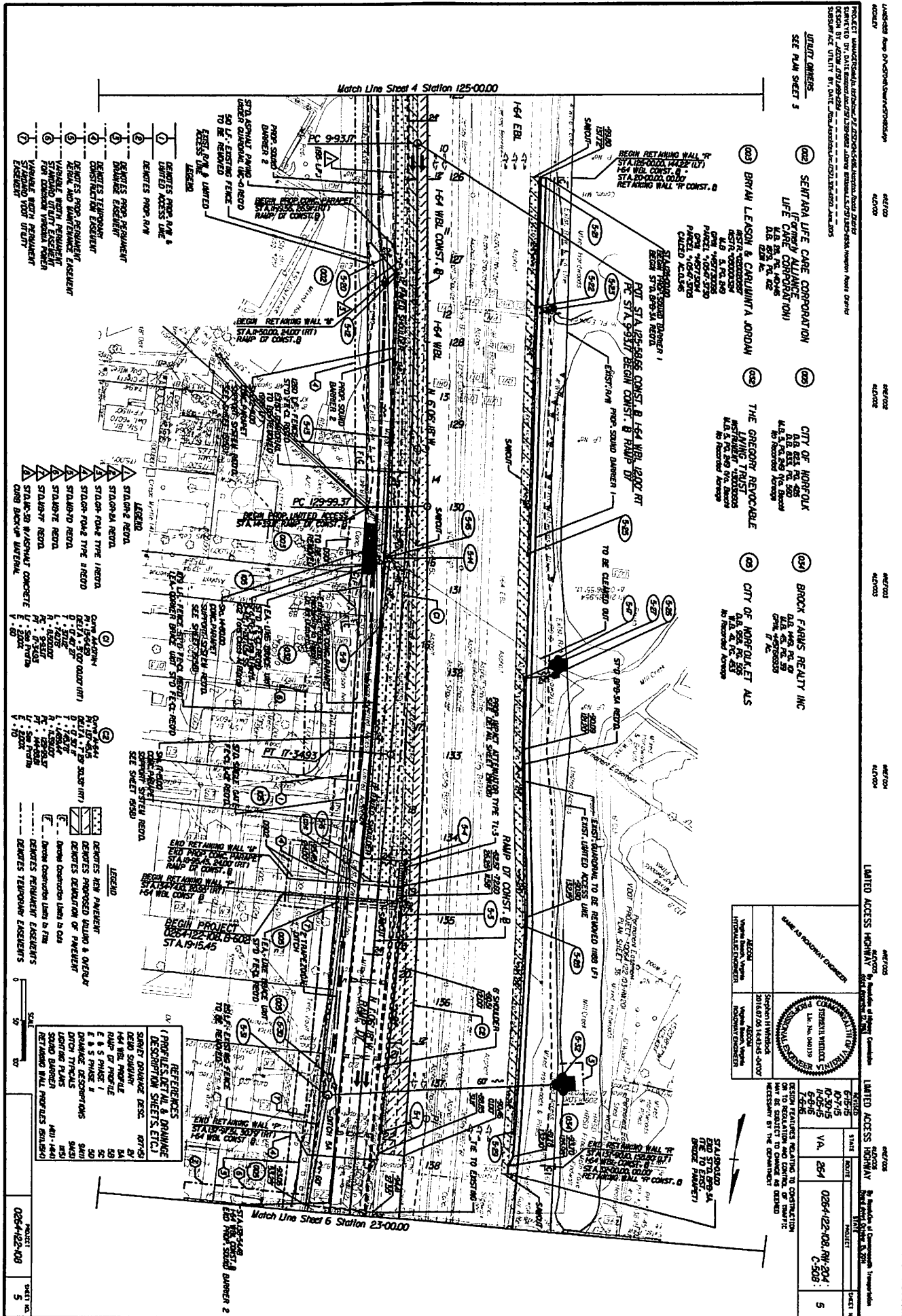


INTERNET ACCESS INFORMATION

DESIGN FEATURES RELATING TO CONSTRUCTION OR TO REGULATION AND CONTROL OF TRAFFIC MAY BE SUBJECT TO CHANGE AS DEEMED NECESSARY BY THE DEPARTMENT

[illegible]





	INVESTED	SALARY	WAGES	STATE	PROJECT	CREDIT
026-1122-898-RH-204						

[illegible]

DEFINITE DESCRIPTION

STATION IS A STATIONARY UNIT, NOT SET IN CON-
CRETE. FLUSH WITH GROUND. LOCATED AT THE SOUTHWEST
CORNER OF 1464 EAST BRAND LANE, IN REAR
STATION FROM THE EAST. BRAND LANE IS 1464
FOOT WIDE. THE STATION IS LOCATED AT THE
EAST END OF THE STATION. THE STATION IS
EDGE OF ASPHALT SHOULDER.

— 1464 WBL. P 18900453
RANGE 350.627
STATION BRANCH 146420 146420
1464 EBL. —

valued for this Project were directly based on AODD 29 Diagrams, and the Project is the least likely to be adversely affected in this regard.

Note: The Vertical Values for this Project Were Originally Based on AWD 23 Degrees to Which the Adjusting Projected to the East VDOT Covered the Vertical Values in the Survey to M40D88 Based on an Average Horizontal Position for the Project. In Projecting the Corrid Spots for Sighting All the Vertical Values were Recalculated Based on Their Individual Horizontal Positions.

	PROJECT	SHEET NO
	0264122-108	10(2)

Note 7 to Vertical Values for this Project Were Originally Based on NGVD 29 Datum. To Match the Adjining Project to the East VDOT Converted the Vertical Values in this Survey to NAVD86 Datum Based on an Average Horizontal Position for the Project. In Preparing the Corrugated Steel for Sealing All the Vertical Values were Recalculated Based on Their Individual Horizontal Positions.

[illegible]

9574

111

SURVEY DATA SHEET

[illegible]